

investment proposition

independent financial advisers
moneyweb

together we **support, challenge, educate**

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Moneyweb Limited is authorised and regulated by the Financial Conduct Authority.

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About Moneyweb

Finances often take a low priority, not receiving enough attention until there is a reason to do so, hence when the time comes and you decide to seek financial advice, it can feel like a daunting process. To correct this, Moneyweb for the last two decades has used an advice process that is straightforward and effective, ensuring our clients can realistically achieve their aims and objectives, as well as maintain them through everchanging complex market conditions.

Our philosophy has always been to provide a quality advice process, delivered alongside exceptional service, building long-standing client relationships along the way.

Our approach

Financial planning addresses a wide range of crucial issues for most people and their families, making it important for us to have a thorough understanding of clients' aims, objectives and goals. We offer a holistic approach to financial advice as it can sometimes be hard to deal with one particular issue in isolation, because most of the financial planning areas are interconnected.

We have set out a six-step model in the client guide for financial planning. It may help you to understand how this works to see the disciplined approach that Moneyweb take to providing our services.

Why use Moneyweb?



BEST ADVICE

We are not tied to any products or providers and can therefore offer truly independent advice.



EASY TO UNDERSTAND

We listen to your requirements and then use our experience to find you the best solutions. We break down the key facts to allow you to make the decision that's right for you.



SIMPLIFYING THE PROCESS

We do business in a way and at a time that suits you – in other words, we remove all the hassle for you.



RELATIONSHIPS

You will have one dedicated adviser, and our aim is for this to become the start of a long and mutually beneficial relationship.

Our people

We will provide the highest level of service with integrity. Working together to meet our clients' needs and aspirations.



Paul Robinson Director & Independent Financial Adviser
Dave Woodhead Independent Financial Adviser
Elliot Kuppusamy Chartered Financial Planner
Nick Woodhead Independent Financial Adviser
Luke Dobson Independent Financial Adviser
Beth Lockey Independent Financial Adviser
Victoria Milner Practice Manager



Josie Page Head of Adviser Support
Chloe Edmond Adviser Support
Thomas Stockill Adviser Support
Megan Farline Adviser Support
Sasha Owen Corporate Solutions Administrator
Mia Swalwell Head of Client Communications
Jessica Wright Client Communications
Harry Cooper Client Communications

putting clients first

Moneyweb's Blended Portfolio Range

This brochure introduces you to your Moneyweb portfolio and the strategies employed on your behalf. We are proud to remain independent and to offer you a solution you cannot access elsewhere. Our philosophy has always been to provide a quality advice process, delivered alongside exceptional service, building business and client relationships along the way. As part of our service to new and existing clients, we have developed an investment proposition through a partnership with Pacific Asset Management, which we believe further enhances our services.

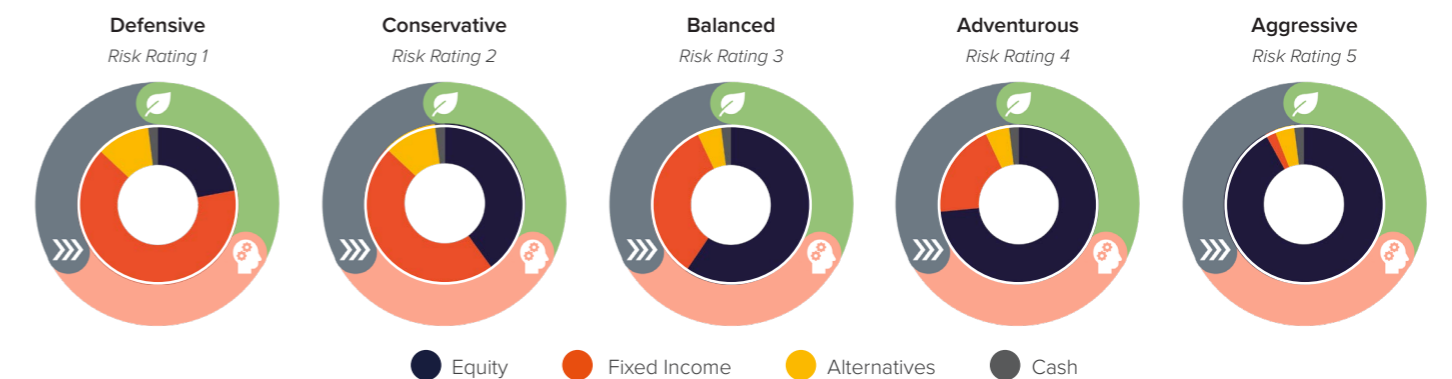
Moneyweb has appointed multi-asset investment specialists Pacific Asset Management (PAM) to manage our range of portfolios. As the core asset management business of the Pacific Investments Group, Pacific Asset Management takes a modern, independent approach to investing.

As your financial advisers, we believe great results come from working in close partnership with not only our clients, but our investment partners too. After performing due diligence on Investment Managers, we chose PAM for their expertise, depth of research and strong performance track record. We also believe PAM's culture is aligned with ours and like us, they put clients at the centre of everything they do.

The Moneyweb Blended Portfolio Range consists of five highly diversified multi-asset portfolios designed to meet a range of client investment objectives, combining sustainable, active and passive holdings.

Blending Sustainable, Active and Passive Investing

SUSTAINABLE	ACTIVE	PASSIVE
<p>Sustainable Investing which at its core, incorporates Environmental, Social and Governance (ESG) analysis to understand the operational sustainability of a company. The ultimate goal is to support both socio-economic development and sustainable business practices, whilst generating strong and consistent returns.</p>	<p>Fund managers who implement an active asset management strategy aim to outperform benchmark indexes by buying and selling individual equities. Active asset management involves analysing market trends, economic and political data, and company specific news.</p>	<p>Contrary to active asset management, passive asset management involves purchasing assets that are held in a benchmark index, such as the FTSE 100. A passive asset management approach allocates a portfolio mirroring the market index, with the aim of producing the same level of return.</p>



Defensive
 The Portfolio aims to generate stable investment returns over the long term, with a focus on capital preservation. It seeks to protect against the erosive effects of inflation.

Conservative
 The Portfolio aims to generate steady long term returns. This portfolio has a moderate growth profile whilst maintaining a cautious investment approach.

Balanced
 The Portfolio allocates across all asset classes blending both defensive and growth focused assets. Investors in this category have a moderate tolerance for risk.

Adventurous
 The Portfolio targets capital growth and would suit investors who accept a higher degree of risk. The portfolio holds a significant equity allocation.

Aggressive
 This Portfolio is designed to be suitable for an aggressive investor who is willing to accept a much higher level of risk in return for the potential of higher returns in the longer term.

investment overview

The partnership between Pacific Asset Management (PAM) and Moneyweb combines our expertise in financial planning and PAM's expertise in investment management to create portfolios that meet your needs and requirements, not only for today, but also for tomorrow.

Your portfolio is designed to benefit from PAM's analysis on financial markets, asset classes and sectors alongside the research and due diligence Moneyweb undertake.

The Moneyweb portfolios are constructed using a range of funds, typically between 20 and 30. The Joint Investment Committee selects each of the funds from a universe of many thousands and in each case the fund selected is in our judgement the best in class. Each individual fund is used to access a specific geography, asset class, sector or investment theme. The funds selected for the Moneyweb portfolios are consistent with the portfolio objectives and your associated risk profile.

Fundamental to the Moneyweb portfolios is PAM's understanding and management of investment risk. Each model portfolio is monitored daily and reviewed regularly in an effort to manage market fluctuations.

The blend of active, passive and sustainable investments within the Moneyweb portfolios provides cost-effective diversification, ensuring that you are paying competitive fees for access to a highly professional and experienced team at PAM.

The ongoing research forms the committee view, set by a joint committee comprised of investment managers from PAM and the leadership team from Moneyweb. These views form the best investment ideas and reflect where we see value in markets. On a quarterly basis, the Joint Investment Committee will review your portfolio's assets allocation in order to reflect the overall views of the committee. This means your portfolio will benefit from the most current investment thinking and our best ideas through dynamic construction.

OUR INVESTMENT PHILOSOPHY

Your portfolio utilises a wide range of asset classes, including equities, bonds, absolute return, commodities and cash. A combination of active, passive

and sustainable investment funds are used in construction; this combination generates greater diversification within the portfolios and provides exposure to investment themes you may not otherwise have access to.

ACTIVE MANAGEMENT

Fund managers who implement an active asset management strategy aim to outperform benchmark indexes by buying and selling individual equities. Active asset management involves analysing market trends, economic and political data, and company specific news. After analysing these types of data, active investors purchase or sell assets.

Active managers aim to generate greater returns than fund managers who mirror the holdings of securities listed on an index. Generally, the management fees incurred on active portfolios and funds are more expensive than passive management fees.

PASSIVE MANAGEMENT

Contrary to active asset management, passive asset management involves purchasing assets that are held in a benchmark index, such as the FTSE 100. A passive asset management approach allocates a portfolio mirroring the market index, with the aim of producing the same level of return.

Passive fund managers don't pick which investments to hold in the fund, meaning that any returns will depend on the performance of the index the fund is tracking. Passively managed funds tend to charge lower fees to investors than funds that are actively managed.

SUSTAINABLE INVESTING

Sustainable Investing which at its core, incorporates Environmental, Social and Governance (ESG) analysis to understand the operational sustainability of a company.

The ultimate goal of Sustainable Investing is to support both socio-economic development and sustainable business practices, whilst generating strong and consistent returns. Sustainable funds will aim to achieve this by investing in themes such as renewable energy, financial inclusion, education, social housing, climate change action, sustainable waste management and renewable material production.

Many of the holdings in the portfolios are aligned to the United Nations Sustainable Development Goals (UN SDGs).

BLENDING ACTIVE, PASSIVE AND SUSTAINABLE INVESTING

The blend of active, passive and sustainable investments within the Moneyweb portfolios provides cost-effective diversification, ensuring that you are paying competitive fees for

access to an exclusive, discretionary managed investment strategy that is appropriate to your investment risk profile and financial planning objectives.

IMPLEMENTING A POSITIVE APPROACH

Sustainability is a long-term force for change in markets, countries and companies.

The landscape of investing with this approach has evolved from simply focusing on screening objectionable exposures. There are now a range of opportunities which provide positive outcomes and solutions to the changing requirements of the world we live in.

The three areas of focus when integrating sustainable analysis into the Moneyweb portfolios are: responsible, sustainable and impactful. ■



alternative solutions for all your needs

In addition to Moneyweb's Blended portfolio range, we have worked with Pacific Asset Management to offer a full suite of additional outstanding solutions.

For those clients who wish to focus solely on one particular investment style, we also offer solutions whose main focus is on either Active, Passive, or Sustainable investments. These ranges are available across the full spectrum of five risk profiles, ranging from Defensive through to Aggressive.

Investment Officer, Will Bartleet, the team have has over 50 years combined industry experience across multi-asset, equities, fixed income and absolute return investing.

Our collaboration with Pacific Asset Management underscores our commitment to providing diverse and top-tier financial options tailored to the unique needs of each investor.

Pacific's Model Portfolio Solutions are managed by the highly experienced Pacific Multi-Asset Investment team. Led by Chief



Allocating capital to companies that are demonstrating commitment to sustainability inevitably puts pressure on those companies that are operating with no regard for the existence of the planet or the global population. By opting to allocate some of your portfolio towards this area, you are using your portfolio as a vote for sustainable business practices, responsible conduct and meaningful resolutions to the world's challenges.

A Range of Investment Styles to choose from:

PACIFIC ACTIVE RANGE

The Pacific Active Portfolio Range is a liquid, highly diversified, forward-looking range of portfolios. The asset allocation of the strategies is actively managed and is continuously adjusted to navigate the prevailing market conditions. The Active Range has the majority of its exposure in active strategies which seek to outperform their market, but also has some exposure to passive, factor strategies as well as direct securities, the composition of which will change over time as opportunities arise.

The portfolios contain a mix of five broad asset classes: equities, fixed income, alternatives, diversifying assets and cash. By adjusting this mix, the team can create portfolios that match an investor's particular investment goals and appetite for risk.

PACIFIC SUSTAINABLE RANGE

The Pacific Sustainable Portfolios are designed for those investors who seek to grow the value of their capital but wish to ensure that strict sustainable principles are applied to the underlying choice of the investments.

Within the Sustainable portfolios, the team aim to achieve two goals:

1. Create diversified, multi-asset products that can deliver excellent returns for clients.
2. Implement everything within the portfolios in a sustainable manner.

The team believe that these two goals are not mutually exclusive and they can build portfolios with long-term return potential that provide true diversification but still meet stringent sustainable criteria.

PACIFIC PASSIVE RANGE

The Pacific Passive portfolio range has been designed by Pacific to capture market-based returns by investing across a variety of low-cost passive investments. These investments are diversified by asset class and region, based on extensive analysis of historic market data.

INCOME PORTFOLIO RANGE

The Income Portfolio range has been designed by Pacific to focus on income generation by investing primarily in income producing assets, across both fixed income and equity. The portfolio will be populated by both active and passive funds.

The portfolio will create a natural yield and income will be paid as it is generated. ■

sustainability matters

Plan for a better tomorrow, today

Responsible investment broadly refers to funds aimed at driving positive change for the environment or society. This concept encompasses four primary approaches: ethical exclusion, responsible practice, sustainable solutions, and impact funds.

Increasing numbers of savers are curious about where their money is invested. They seek not only strong investment returns, but also investments that benefit society and the planet.

EXPLAINING E, S AND G

ESG (Environmental, Social, and Governance) criteria are used to evaluate companies for responsible investments:

Environmental factors include carbon emissions, renewable energy, and pollution control.

Social factors involve employee welfare, diversity, human rights, and data protection.

Governance factors cover business ethics, corruption policies, and board composition.

APPROACHES TO RESPONSIBLE INVESTING

There is no universal method for responsible investing, but the sustainable framework helps investment managers select and evaluate funds. When considering sustainable investments, align them with your values, growth expectations, and risk tolerance.

The rise in sustainable issues, driven by concerns such as climate change and social responsibility, underscores the growing importance of investing in companies that prioritise a cleaner, safer, and healthier economy.

SUSTAINABILITY CONSIDERATIONS IN RETIREMENT PORTFOLIOS

Sustainability concerns are increasingly influencing investment decisions, especially as wealth shifts to sustainability-minded Millennials. A survey revealed that 83% of people believe global warming is a serious issue for the UK, yet many are unaware of how their funds are addressing climate change. Around 51%* consider global warming extremely or very important.

*www.plsa.co.uk/Press-Centre/News/Article/articleid/1042

THE IMPACT OF SUSTAINABLE INVESTING

For those aiming to make a positive difference, sustainable investing offers a way to align their money with their values. The growth of sustainable funds has been rapid, with a notable percentage of investors currently holding sustainable investments and a growing number planning to start in the near future. This trend indicates an increasing adoption rate of sustainable investing over the coming years.

POPULARITY OF SUSTAINABLE INVESTING

While sustainable investing has existed for decades, its popularity has surged in recent years. Initially driven by ethical concerns, the financial benefits have become more apparent, leading to broader adoption. Many investors are now incorporating sustainable funds into their Individual Savings Accounts (ISAs) and general investment portfolios, although these typically represent a smaller portion of their wealth compared to pensions.

“Moneyweb and Pacific Asset Management will plant two trees for each new client investing in our blended portfolios.”





ABOUT PACIFIC ASSET MANAGEMENT

PAM is a modern, institutional asset manager and manages in excess of £5.0bn of client assets

Part of Sir John Beckwith's Pacific Investments Group, a private family office established in 1993, PAM combines the flexibility and focus of an investment boutique with the strength and resources of a blue-chip institution.

HIGHLY EXPERIENCED TEAM

PAM's highly experienced teams manage investments on behalf of institutions, wealth managers, family offices and financial advisers all around the world. The team bring institutional grade experience from some of the top firms in the industry, with many team members having previously worked alongside each other. The hard working, friendly and collaborative environment allows team members to focus on providing the best possible service for clients.

RESPONSIBILITY TO OUR CLIENTS

Like Moneyweb, Pacific Asset Management take the responsibility of looking after client assets extremely seriously and recognise what a genuine privilege it is to have their trust in relation to this. PAM's patient, long term approach to investing seeks optimal portfolio diversification by asset classes and investment styles, with risk management threaded throughout, with the aim of producing strong risk adjusted returns for clients.



Matthew Lamb
Chief Executive Officer



Will Bartleet
Chief Investment Officer



Will Thompson
Chief Sustainability Officer



Elliott Kibble
Associate Director, UK Solutions



Laura Robins
Senior Investment Analyst



Henry Littleworth
Quantitative Analyst

keeping your investments under review

Monitoring Your Investments

Your Moneyweb portfolio will be held on a custodian platform we have chosen through our research and due diligence. Your valuations, performance reports, transaction schedules and tax packs are provided by the platform and we will support you with the ongoing management of your portfolios.

We understand that you will want to keep informed about your portfolio's positioning. On a quarterly basis, we produce a portfolio factsheet and a portfolio review document which discusses investment performance and changes made to your portfolio. ■

Investment Committee Meetings

To ensure your portfolio remains within its risk bands we ensure each has a blend of assets, such as equities, bonds, alternative investments and cash. At times we may look to increase or decrease certain asset classes to ensure your portfolio is taking an appropriate level of risk as agreed.

We want to give you an insight into some of the areas Moneyweb and PAM discuss at the quarterly investment meetings:

EXPECTED MARKET CONDITIONS

Economic data is released on a regular basis, generally monthly and quarterly. We review and discuss these economic indicators, such as current unemployment rates, GDP, interest rates and inflation, to ensure that your portfolio is looking ahead into what may happen in financial markets, ensuring your portfolios are well positioned for the future.

SECTOR, STYLE AND GEOGRAPHIC ALLOCATION

Depending on the prevailing macroeconomic environment, we may alter the sectors, geographies and types of businesses we invest in.

SPECIFIC MARKET OPPORTUNITY

We look to identify specific investment opportunities for your portfolios. An example of this is the renewable energy sector; your Moneyweb portfolio actively looks to invest in this area whilst looking to avoid fossil fuel producers.

RELATIVE VALUATIONS

Before investing your money, we want to ensure that you are investing in companies that are fairly valued. To do this we compare the company to competitors or industry standards, ensuring that you are not paying above the market rate and receive value for money.

RISK/REWARD TRADE OFF

To ensure that we are not taking undue risk with your investment, we analyse the potential risk of an investment against the potential return, or reward you may receive. We look to avoid investments which have a high risk to low return/reward and focus on those that provide more balance.

TOP-DOWN THEMES

This approach focuses on macroeconomic factors, such as the performance of a national economy or industry sectors to guide our investment choices. We use this data to set broad investment guidelines.

BOTTOM UP INVESTMENT THEMES

This approach focuses on the analysis of individual companies and their fundamentals and can provide exposure to companies that may outperform their peers. ■