



Investment Process

Adding value through asset allocation, risk management and fund selection.

OUR CORE VALUES AND BELIEFS

Our clients' best interests are of paramount importance in our business model. We believe in the pursuit of company excellence over company growth, and our emphasis is on building successful, long-term, mutually beneficial relationships with our clients.

We believe that being of boutique size is a distinct advantage and recognise the need for conviction, discipline, and rigorous research in our pursuit of excellence. Our goal is to ensure that you enjoy easy interaction with everybody at Investment Quorum - both advisory and support staff.

IQ INVESTMENT COMMITTEE

The IQ Investment Committee is made up of the Chairman, the Chief Executive Officer, the Chief Investment Officer (CIO), the Head of Compliance, the Director of Private Clients, and the Company Secretary. Their role is to formulate the 'in house' view and investment strategy by making decisions based on market conditions, risk management and ultimately how we will meet the investment goals set by our clients.

IQ INVESTMENT PHILOSOPHY

We believe that our role as private client wealth managers is to provide quantified, well-researched and robust investment solutions to help our clients meet their financial objectives and aspirations. These will have been identified via the financial planning discovery process and will cover time horizons and risk appetite.

This information will help determine investment objectives and appropriate asset class mixes.

Our overriding aim is to increase the long-term value of our clients' financial assets in line with their objectives and appetite for risk. We do this by investing prudently across a wide spread of asset classes, targeting overall investment returns in line with the requirements jointly agreed by Investment Quorum IQ and our clients, and in conjunction with the requirements of their financial plan.

We operate a core and satellite approach which involves a high (core) proportion of assets being invested strategically for the longer term and a smaller (satellite) proportion available to take advantage of shorter-term changes to the economic environment. By doing this, we are able to be nimble and proactive without losing sight of the longer-term objective of your investments.

ROBUST PRINCIPLES AND PRIORITIES

We are guided by robust principles and priorities; these are regularly discussed at investment committee meetings and within the framework of portfolio research and construction. Our priority is to fully understand our clients' investment needs and appetite for risk. Most importantly, we need to preserve capital.

As a company, we are naturally risk-aware and never exceed the risk threshold agreed in writing with our clients. We will never invest in asset classes which we do not fully understand.



Wherever possible, we use tax-efficient investments and firmly believe that asset allocation is the primary driver of portfolio returns. Therefore, our key intellectual property is the skills demonstrated by our CIO and Investment Committee in allocating client monies to appropriate asset classes to best achieve your financial and investment objectives.

We undertake our own research and only commission external research from sources that we trust, respect, and believe can add value to our investment process. Our independent and multi-asset class approach to portfolio construction ensures that we have access to the best managers and highest performing funds from around the world, providing opportunities to diversify across the leading fund management groups.

Investment Quorum function as an active manager, aiming to add value through asset allocation, risk management and - most importantly - fund selection. We actively allocate resources to collective investments (funds) that we believe are most likely to outperform their peers, deliver on their promises and provide us with the exposures that we desire. To talk to us about your requirements, please contact us.

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