WORKING WITH YOU, ACHIEVING YOUR GOALS

ATTAIN
WEALTH
MANAGEMENT

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ABOUT US

Established in 2011, Attain Wealth Management Ltd (Attain) evolved from the desire of the founders to provide a truly client focused service experience to all clients. Since then Attain has continued to grow by introducing other like minded financial planners to the Business and additionally expanding the client service team. Attain's unique behavioural based financial planning service ensures we are entirely focused on supporting your aspirations to attain your life goals.

RISK ASSESSMENT PROCESS

We want to ensure we employ a robust risk assessment process so you gain the maximum insight and understanding into your own attitude to risk your capacity for loss within your investment portfolios, the return required to meet your goals and your risk tolerance. At Attain we employ risk-profiling technology that assesses these dynamics and ensures your attitude to risk matches your investment strategies.

PHILOSOPHY

We realise that every client has different aspirations and objectives. We also understand that there is a common need to deliver a successful long-term investment experience to meet these objectives. At Attain we take a 'best of breed' approach and conduct due diligence on portfolio managers to ensure their investment processes fit your needs and our investment ethos. This means we structure a blended approach across active, passive and protected portfolio strategies, which can change over time as your needs change. Whilst many clients will have similar needs and goals, we understand that there are always times when a more bespoke approach is required, this is why we have remained an Independent Advisory firm to allow us to help meet all our client's goals no matter what they are.

OUR INVESTMENT PHILOSOPHY IS BUILT AROUND 6 CORE BELIEFS:

1 CAPITALISM WORKS

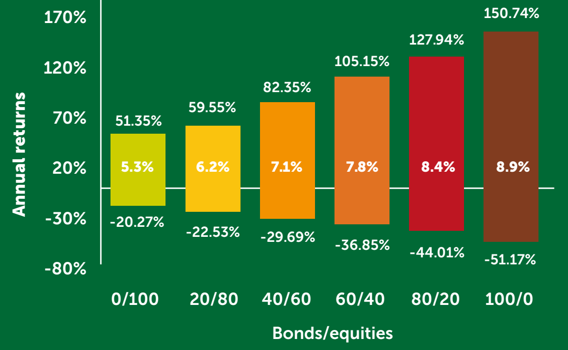
Capitalism is what underpins the world's economy and is overwhelmingly the most successful economic model that mankind has devised. The free market is a simple mechanism that brings together ideas for products and services, and the finance required to get them off the ground.

SKILLED LABOUR + NATURAL RESOURCES + INTELLECTUAL CAPITAL + FINANCIAL CAPITAL = WEALTH CREATION

2 RISK AND RETURN ARE RELATED:

We believe risk and return are very much linked. If you need higher returns to achieve your goals you will have to take more risks in order to potentially achieve higher returns. This has been proven over many years and there are very few times when lower risk assets (Fixed Interest/ Bonds) will outperform a higher risk asset (Equities). In other words, the potential for financial loss that investors expose themselves to in taking a risk is also the reason for earning a return. There is good risk and bad risk and higher exposure to the right risk factors leads to higher expected returns but is no guarantee of them. Risk is the premium investors pay for the expectation of a greater return.

Best, worst and average returns for various equity / bond allocations, 1900-2013



3 MARKETS WORK

Capital markets are the best mechanism we have to calculate the value of an asset. There is no one person in the world who knows everything and no one really knows what is going to happen tomorrow. Many individuals can make educated guesses after carrying out a great deal of research that exists from past performance scenarios, however they will not be able to consistently predict future outcomes. Sooner or later they will get it wrong. However when you combine the knowledge of everyone in the market place then you get the correct valuation of an asset. This principle applies across our investment philosophy, which means we do not buy individual stocks or funds which we think will outperform the market, nor will we weight investments towards countries or regions we expect to do well. Instead we use a basket of collective investment funds with a broad exposure to the whole global market and allocate assets to countries in proportion to their relative size in the global market.

Range: 409 to 5,365

Average: 1,653

Actual: 1,670

4 DIVERSIFICATION IS ESSENTIAL

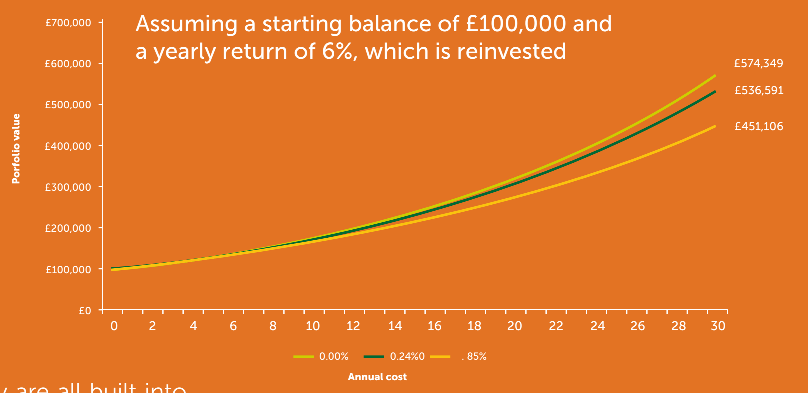
The law of diversifying investment assets is not new. Harry Markowitz won the Nobel peace prize in Economics in 1990 with his theory that diversification of asset classes reduces risk. The opposite chart illustrates that no single asset class consistently outperforms any other, so it is important to spread your investments across all markets to ensure you benefit from all upsides. This will also reduce the investment risk and chance of substantial losses.

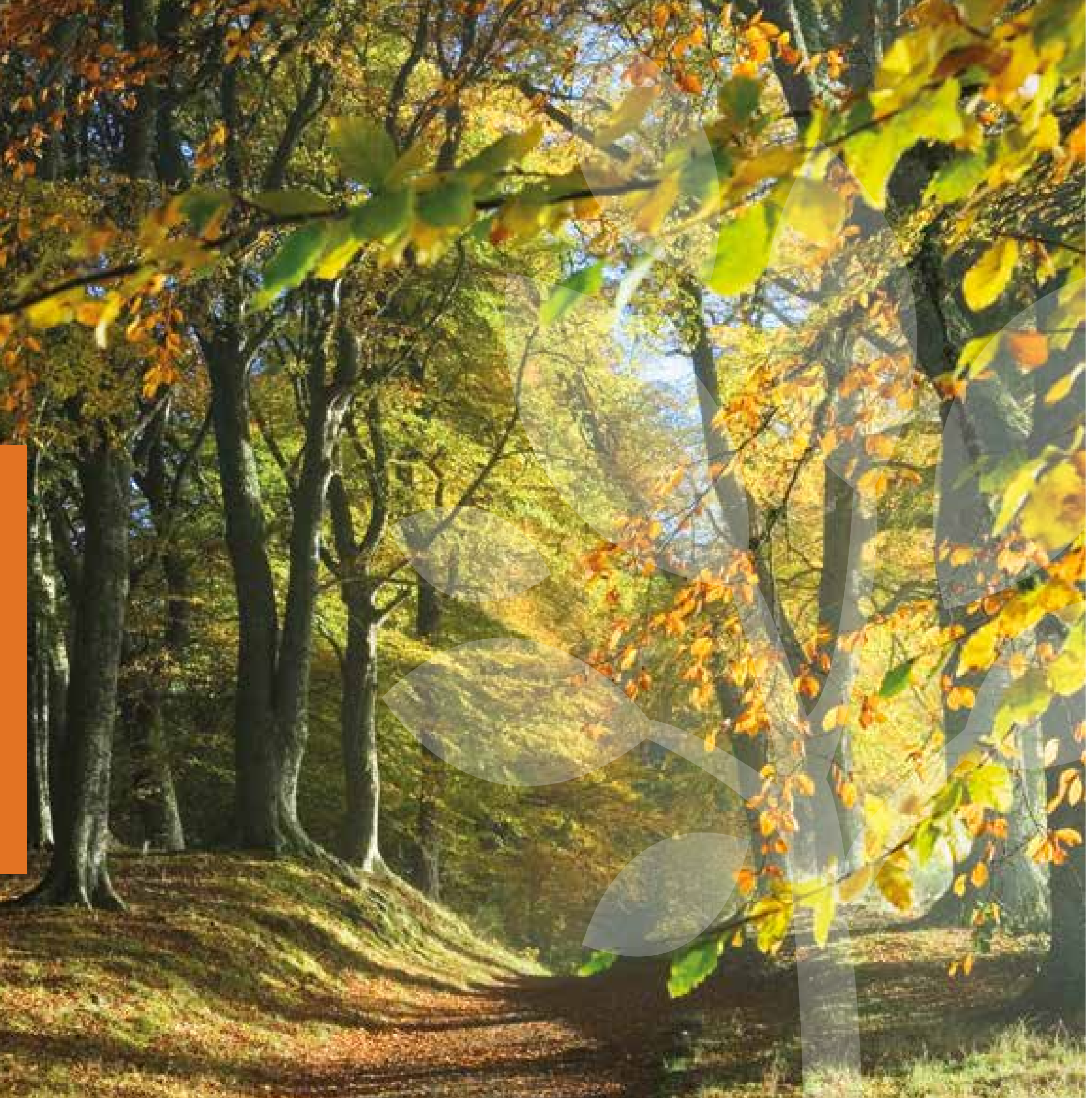
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
8.3%	10.7%	38.5%	19.3%	51.1%	20.1%	37.4%	13.0%	62.5%	23.6%	20.3%	17.8%	28.3%	19.6%	8.78%
7.5%	9.4%	29.7%	13.8%	36.8%	16.8%	15.7%	7.6%	30.1%	21.3%	16.7%	15.5%	25.2%	18.8%	5.48%
5.2%	8.7%	25.3%	12.8%	24.9%	16.8%	10.8%	3.6%	21.2%	19.1%	6.5%	12.8%	21.0%	14.6%	5.35%
3.2%	8.0%	20.9%	11.5%	24.1%	7.2%	8.3%	-10.0%	20.1%	16.7%	5.8%	12.3%	20.8%	12.5%	1.93%
-1.1%	-15.1%	20.9%	8.5%	22.0%	3.3%	6.6%	-13.2%	14.8%	14.5%	1.2%	12.0%	13.6%	11.3%	1.39%
-10.8%	-17.3%	16.4%	8.3%	20.2%	2.8%	5.8%	-13.3%	14.7%	8.9%	-3.5%	11.2%	1.6%	7.9%	0.98%
-13.3%	-22.7%	7.1%	8.0%	9.1%	1.7%	5.6%	-19.4%	13.6%	8.7%	-6.6%	10.7%	0.6%	7.9%	0.70%
-13.8%	-26.6%	6.9%	6.7%	8.5%	0.8%	5.3%	-24.0%	6.3%	7.5%	-12.6%	5.9%	0.0%	2.8%	0.49%
-20.0%	-27.0%	5.5%	6.6%	7.9%	0.5%	5.2%	-29.9%	5.3%	5.8%	-14.7%	2.9%	-4.2%	1.2%	-1.10%
-22.9%	-29.5%	2.1%	4.1%	5.8%	-0.2%	0.4%	-34.8%	-1.2%	4.8%	-18.4%	0.6%	-5.3%	0.2%	-10.31 %

- Global equities
- North American equities (US/Canada)
- Emerging market equities
- Developed Asia equities
- European ex UK equities
- UK equities
- UK government bonds (gilts)
- UK index-linked gilts
- UK investment grade corporate
- Hedged global bonds

5 COSTS MATTER

If competition drives prices to a fair value, why is underperformance by collective investment funds so common? A major factor is simply management costs. Costs reduce an investor's net return and represent a hurdle for a fund, it has the same effect as driving your car with the hand brake on. Before a fund can outperform, it must first add enough value to cover its costs. We ensure that high value is provided for the charges paid at all times through ensuring suitable investment strategies, risk management, strong administration, tax planning, life planning, reviews and flexibility are all built into the investment proposition. Where possible we use our size to put pressure on the platforms and fund managers we use to try and reduce the end costs to our clients, which has been successful to date.





6 PROVIDING EMOTIONAL INSURANCE

Emotions and behaviour play an important part in the investment journey and are often the main drivers to investment volatility. Media, hearsay and biases can mean investors buy when they should sell or sell when they should buy. At Attain, our unique behavioural-based financial planning service ensures we provide clear information, guidance and advice so our clients are well informed and we can manage the emotional reactions along with rational decision making to manage negative behaviours that can cause a detrimental effect to investment performance. We ensure your assets are placed in the correct levels of risk to meet your known goals to avoid having to make difficult decisions when markets are behaving poorly.

WHAT NEXT?

Browse our website, or contact us by email or phone, we'd love to hear from you and understand how we can help support your life-goals.

attainwealthmanagement.co.uk

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The value of investments can go up as well as down. Past performance should not be treated as a guarantee of future returns.

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