



Heartwood  
Investment Management

# SUSTAINABLE GROWTH

## Secure in the knowledge that we will look after what matters

Trust, expertise, performance – at Heartwood, we understand what matters to you and we work tirelessly to deliver it. No matter what your goal or the size of your investment, you can be confident that Heartwood will provide a service which will help you navigate, and take advantage of, the world of investment opportunities. With us, you will benefit from the sophisticated processes of larger investment managers, as well as the agility, responsiveness and personal service typical of a smaller firm.

We are proud of the relationships we have developed with our professional financial planning and advice firm partners; their choice to recommend us as an investment manager is a testament to our personal, proactive approach and our strong investment performance and processes.

For over 20 years, Heartwood has been trusted by discerning and knowledgeable investors such as FTSE 100 directors, private equity partners and hedge fund managers. You can be assured that you too will have access to the creative thinking, proven expertise and active management provided by our highly experienced investment team.

## Working together

Your financial adviser will help you to build a plan aimed at enabling you to achieve the financial goals and aspirations that matter most to you and your family. Once suitability has been assessed and you have agreed the appropriate investment strategy with your adviser, Heartwood will professionally manage your money to help you achieve your objectives. Whether you are looking to preserve or grow your money, Heartwood's approach will deliver an investment experience that aims to achieve your goals at the level of risk you're comfortable with.



# SMART INVESTING

## **A global perspective**

At Heartwood, we consider investments in markets all around the world. That way, your investment benefits from a diverse range of rewarding opportunities.

## **A smoother journey towards your objectives**

We offer a straightforward choice of four Investment Strategies, designed to appeal to clients across the spectrum of risk/return. All Strategies are available through cost-effective, fully diversified portfolios, aiming to keep your capital safe and earn you a strong return.

## **A blend of assets**

We combine a variety of asset classes – such as bonds, equities, property, hedge funds and commodities – which have different risk and return characteristics. By spreading the investment across assets that tend to outperform at different times from one another, we construct portfolios that should make for a less bumpy ride while producing strong returns for your chosen level of risk.

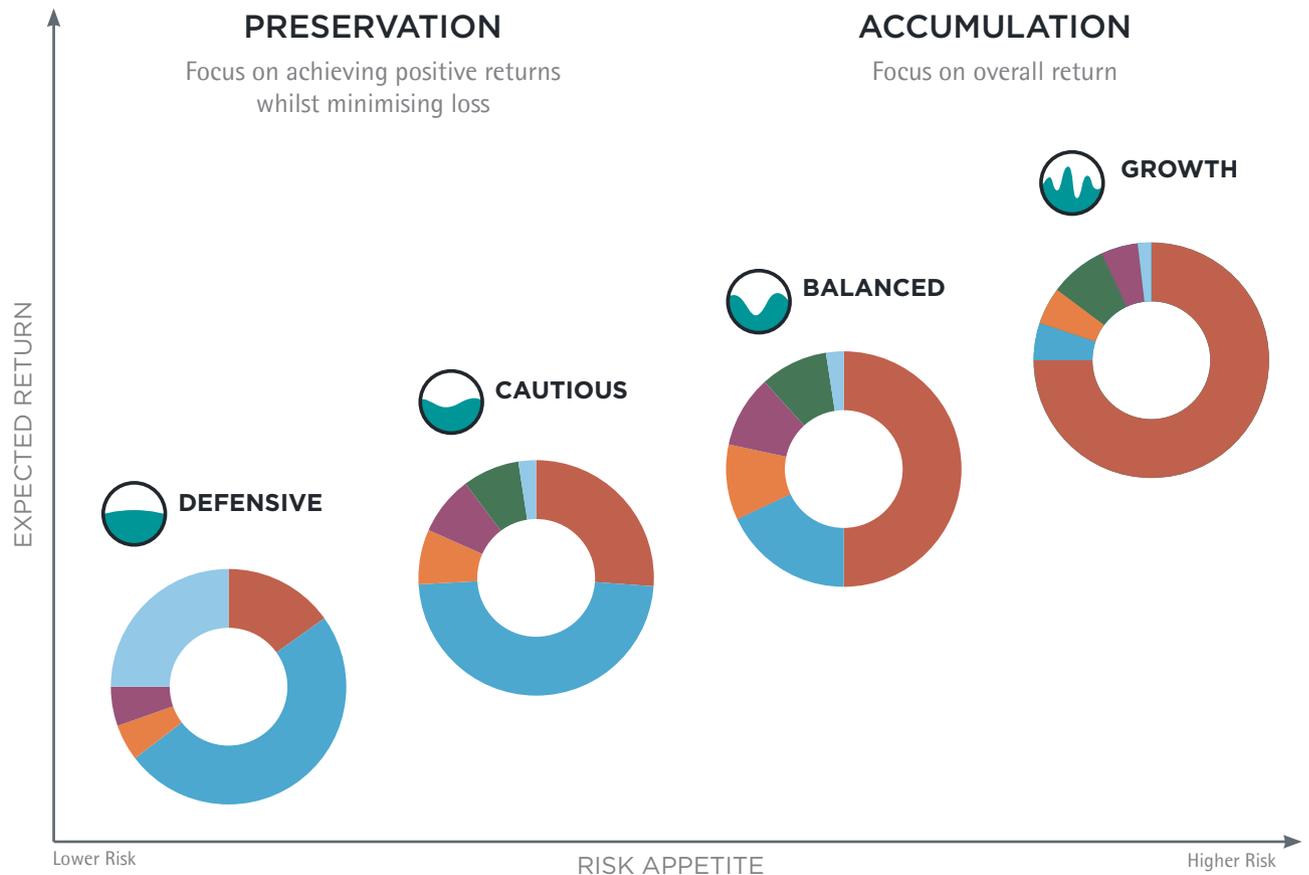


**A focus on value**

We work hard to identify the most suitable investment for each opportunity, with a keen eye on the total expected return after all charges. We invest in a combination of high-performance active managers with low-cost passive products and direct securities.

This lowers the overall charges of the portfolio, which can have a significant impact on returns over the long term.

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### Active management

We have designed our investment process to give us the flexibility to manage your portfolios actively so as to help protect your capital against severe market falls and to take advantage of opportunities when we see attractive value in markets. Our investment experts meet daily to debate opportunities; and constant checks and balances underpin our investment decisions.

### Understanding risk

Our strong risk controls help us to deliver a consistent investment experience and maintain the balance between risk and return that suits you.

### A specialist team, working on your behalf

We have built a tight-knit team of high-calibre, experienced professionals with proven expertise, complementary skills and a shared belief in managing your money as if it were their own. Indeed, many of our staff have their own money invested with Heartwood.



# A FLEXIBLE OFFERING

## Sleep better

We offer our portfolios via a range of tax-efficient Multi Asset Funds, as models or through discretionary management. They can be held through a variety of products such as Individual Savings Accounts (ISAs), Self-Invested Personal Pension (SIPPs) and investment bonds, and your financial adviser can provide guidance on what's most suitable for you. Working in conjunction with your adviser, we produce clear and sophisticated regular reports with comprehensive analysis of performance, and full details of the investments within your portfolio.

*"I'm delighted with the service and performance I've received from Heartwood. The entire team has been professional and supportive and has inspired confidence in handling our investments. I feel reassured in Heartwood's ability to help secure my family's future."*

A Heartwood Investment Management Client



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FOR MORE INFORMATION  
PLEASE CONTACT YOUR  
ADVISER

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## HEARTWOOD'S AWARDS

### WealthBriefing European Awards

- Winner 2013: Best Specialist Wealth Manager
- Shortlisted 2013: Best Private Investment Manager

### Private Asset Managers Awards

- Shortlisted 2013 and Winner 2012, 2011 & 2010: Total Wealth Solutions Provider – High Net Worth
- Shortlisted 2010 & 2011: Investment Performance Defensive Portfolios
- Shortlisted 2011: Investment Performance Growth Portfolios

### Citywealth Magic Circle Awards

- Shortlisted 2011: Investment Management Company of the Year

### London Office

12 Henrietta Street  
Covent Garden  
London  
WC2E 8LH  
020 7045 1320

### Tunbridge Wells Office

77 Mount Ephraim  
Tunbridge Wells  
Kent  
TN4 8BS  
01892 701801

[www.heartwoodgroup.co.uk](http://www.heartwoodgroup.co.uk)

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**Handelsbanken**  
Group

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### Important information

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This document has been produced for clients of Financial Advisers, Planners and Professional Advisers. It is not investment research and you should not treat this publication as a recommendation to buy, sell or trade in any of the investments, sectors or asset classes mentioned. Professional advice should be taken on specific issues and before any course of action is pursued.

Portfolios may include individual investments in structured products, foreign currencies and funds (including funds not regulated by the FCA) which may individually have a relatively high risk profile. They may specifically include hedge funds, property funds, private equity funds and other funds which may have limited liquidity. While we aim to follow a disciplined model portfolio approach, any individual portfolio is unlikely to be identical to that of the relevant model portfolio as a result of individual circumstances such as (but not limited to) time of commencement of the portfolio, the precise mandate/risk profile and tax considerations.

Past performance should not be seen as a reliable indicator of future performance. The value of any investment and the income from it is not guaranteed and can fall as well as rise, so that you may not get back the amount originally invested. Changes in exchange rates between currencies can cause investments or income to go up or down. Directors or employees of Heartwood may have a personal position in any of the investments mentioned in this publication.

Assessing suitability and taking all relevant matters into consideration (including, but not limited to, fluctuation in the valuation of investments, past performance not being a reliable indicator of future performance, risk factors, capital at risk etc) is the responsibility of your financial adviser who will ensure that the model portfolio and any funds in which your assets will be invested are suitable for you. Heartwood accepts no liability for the results of any action taken on the basis of this information and the content shall not constitute or be considered investment advice.

For Heartwood Multi Asset Funds: The Authorised Corporate Director is Capita Financial Managers Limited. The Registrar is Capita Financial Administrators Limited. The Investment Manager is Heartwood Wealth Management Limited.