MODEL PORTFOLIO SERVICE

James Hambro &Partners



Established in 2010 but with a name synonymous with wealth since 1839, James Hambro & Partners (JH&P) has crafted an investment management service that is pragmatic, transparent, and easy to explain to your clients.

We position ourselves as a long-term partner to you, and aim to be at the core of your clients' investment capital allocation.

We only work with a limited number of advisers to create a completely tailored service that's constructed to you and your clients' needs. JH&P only work with those that share cultural similarities around client service.

Now more than ever, we still believe one can demonstrate value through positive human interactions. Wealth management is a people business, and we are set up to deliver on that.

BUILT DIFFERENTLY

We are proud of our outperformance but in an industry beset with change, JH&P also demonstrates the following:

LONGEVITY

Longevity of service, with a very low turnover of portfolio managers (only two departures since our inception, both retirees). You know the relationship you build will last for years to come.

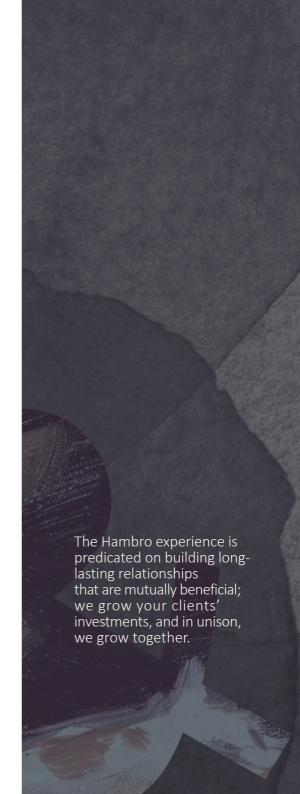
ALIGNMENT

Alignment with client interests, not only will the partnership succeed when clients prosper, but JH&P staff investments are managed using the same process to that of your clients.

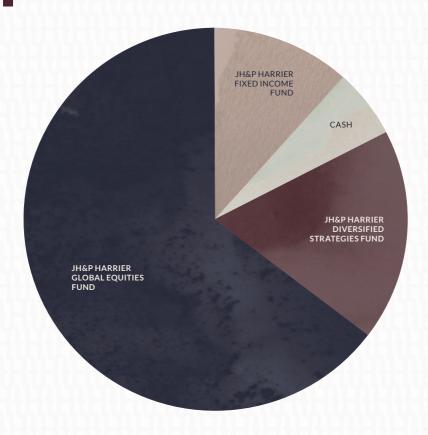
INDEPENDENCE

Independence, with 88% of the company owned by working employees. With no external shareholders to appease, or investment edict coming from remote committees, the investment team acts solely to identify the best investment ideas on behalf of your clients.

We really care about service, not just performance.



INDICATIVE STEADY GROWTH MODEL



ONE INVESTMENT PHILOSOPHY DESIGNED TO SUSTAIN AND GROW WEALTH

A diversified range of models with a global overlay, designed to help your clients meet their financial objectives. Each risk-rated model will be formed using the three JH&P Harrier asset-class funds which - when blended- will give you and your clients an appropriate investment solution.

JH&P HARRIER GLOBAL EQUITIES FUND

Direct investment into globally leading companies complemented by strategic positions in specialist funds.

JH&P HARRIER DIVERSIFIED STRATEGIES FUND

Alternative fund designed to deliver uncorrelated growth and stabilise portfolio returns in times of market volatility using assets such as property, infrastructure and absolute return funds.

JH&P HARRIER FIXED INCOME FUND

Aims to achieve capital growth and income through UK and international government and corporate bonds.

CASH

A tactical allocation to cash, where appropriate.

DIRECT GLOBAL EQUITIES AT THE CENTRE OF OUR INVESTMENT APPROACH

Global equities provide compelling opportunities for wealth creation over the long term. We look for companies with inherent quality that have superior business models and persistent above-average earnings growth.

Combined with a longerterm mindset, we can view these businesses through a different lens to many investors who are increasingly preoccupied with shortterm performance considerations.

LIQUIDITY IS KEY

By only investing in assets that meet our stringent liquidity controls, we make sure clients can get their capital back, when they need it most.

SELECTIVE USE OF COLLECTIVE FUNDS

We combine our direct equity investments with specialist funds that either offer exposure to areas where the long-term structural themes are attractive, but where direct investment is more challenging, or where a diverse approach is more appropriate.

DIVERSIFICATION HELPS SMOOTH RETURNS

Alongside equities, we invest in a range of diversifying asset classes including government and corporate bonds, infrastructure, absolute return funds and gold. These are intended to reduce the overall portfolio risk and volatility through an investment cycle in two ways. They either offer protection through periods of heightened market volatility or are lowly correlated to equity markets and so may offer returns when equities cannot.

GENERATING SUSTAINABLE PERFORMANCE









Capitol Market Signatory

2025 Our philosophy is to invest in assets which have consistently delivered attractive and sustainable returns to investors and offer good opportunities for future growth. Growth which is supportive of a move towards a more robust and sustainable economy.

It is our view that growth pursued without regard for environmental, social and governance (ESG) risks will ultimately prove unsustainable, harming future returns.

We need to be confident that the companies which we invest in on your clients' behalf, can deliver sustainable growth. **FSG** considerations form an integral part of our investment analysis across all asset classes and investment structures. We believe this helps us identify the longterm winners and avoid firms exposed to potential risks and vulnerabilities. Complementing our own research, we use data and insight from MSCI, CDP, ISS and other providers, which allows us to analyse the behaviour of companies and how they look to mitigate their impact upon the planet, their stakeholders and wider society. We also seek companies with corporate structures that encourage accountability and transparency.

Our proprietary 5-Point Sustainability Framework is a materialitv-based assessment of the risks and opportunities faced by a business. Our analysis is pragmatic and we view materiality in the context of company action to judge the investment proposition. As active owners, voting and engagement with the companies and the independent fund providers with whom we invest forms an essential part of maximising client returns with an acceptable level of risk over the longer term. By working with companies in a collaborative fashion we believe we can be stewards for positive change.



DEFENSIVE

Aims to generate growth ahead of the return on cash. Approximately 30% of assets will be in global equities over the long term although this may fluctuate between 15% and 45% over the investable period. We recommend investing for at least three years.

CAUTIOUS

Aims to preserve wealth in real terms by outperforming inflation and the return on cash savings. Around 40% of the portfolio will be in global equities, which may fluctuate between 20% and 55%. We recommend investing for at least five years.

BALANCED

Seeks to grow wealth in real terms for investors who can tolerate more of the risks associated with investing, including fluctuations in value. Around 55% of the portfolio will be in global equities, which may fluctuate between 40% and 70%. We recommend investing for at least five years.

STEADY GROWTH

Aims to grow wealth over the long term for investors who can accept more substantial fluctuations in value. Around 70% of the portfolio will be in global equities, which may fluctuate between 55% and 85%. We recommend investing for at least seven years.

ADVENTUROUS

Designed for those looking for long-term capital growth who are willing to accept significant fluctuations in their capital value and are less concerned at the prospect of losses. Around 85% of the portfolio will be in global equities, which may fluctuate between 70% and 100%. We recommend investing for at least seven years.

EQUITY GROWTH

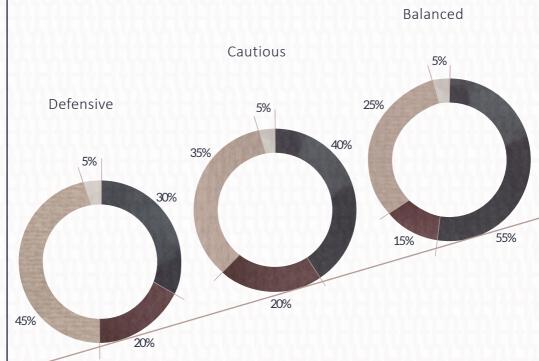
Investors into the Equity Growth model seek long-term capital growth and are willing to accept significant fluctuations in their capital value and are less concerned at the prospects of losses. All of the portfolio's assets would be invested in global equities although this may fluctuate between 85% and 100% over the investable period, typically a minimum of twelve years.

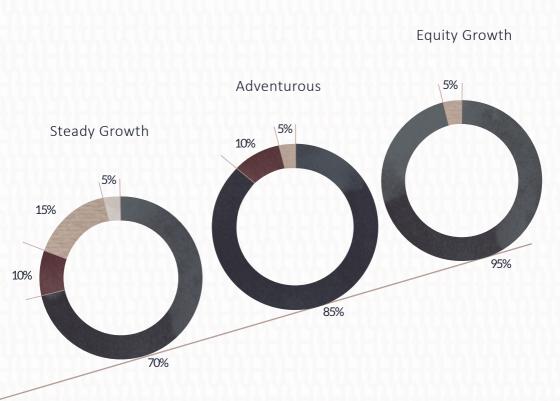


MULTI-ASSET INVESTING FOR CLIENTS ACROSS THE RISK SPECTRUM

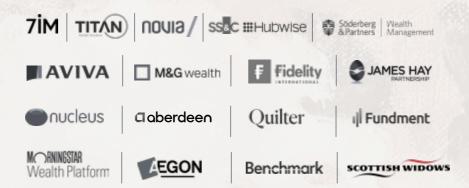
A true understanding of your specific requirements is critical at the outset to ensure your objectives are properly met.

We use models constructed with reference to our core investment framework, aligned with your risk profiling tool.





PLATFORM AVAILABILITY



AWARDS











RISK PROFILING & RSM:















GET IN TOUCH

Paul Cherry Heads of Sales Professional Adviser Services E: PCherry@jameshambro.com T: +44 (0) 7408 867 447

Robert Williams
Deputy Head of Sales |
Professional Adviser Services
E: RWilliams@jameshambro.com
T: +44 (0) 7469 148 467

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