ForresterHyde
CHARTERED FINANCIAL PLANNERS

Model Portfolio Service
Transparent Investment Solutions

> " Ensuring our clients achieve their financial goals is at the heart of everything we do. Our Model Portfolio Service is an integral tool in helping to deliver this outcome "

Matthew Barber, CEO

Forrester-Hyde Model Portfolios

Our Model Portfolios can help clients achieve their financial goals by providing exposure to financial markets through a global, multi-asset investment solution. We construct our models using collective funds, which pool investor capital and invest into a number of individual holdings to maximise diversification.

Reasons to take a closer look

▶ **Transparency**
We ensure full transparency on the underlying funds selected, performance of your holdings and any costs involved.

▶ **Risk**
Risk is at the forefront of our decision making and we ensure your investments remain within a pre-agreed level of risk.

▶ **Freedom and Flexibility**
Due to our independence we are able to select what we believe are the most suitable investments for our clients.

▶ **Experience**
Forrester-Hyde was established in January 1970 and our Investment Committee has over 150 years of combined experience.

▶ **Proven track record**
Our Core Model Portfolios were launched on 1 April 2008, shortly before the Global Financial Crisis. Therefore, our portfolios have been tried and tested through volatile market periods and various business cycles.

CELEBRATING 11 YEARS PORTFOLIO MANAGEMENT

Who We Are

We are located in Essex, but act nationally for both Corporate and Private Clients. The Company is privately funded without any external investment, and we are proud to hold the highest level of accreditation, Chartered Status.

As we are completely independent, we can source products and investments from across the market, with no bias or restraint. This allows us to select, what we deem, the most suitable investment funds to hold within our Model Portfolios.

At Forrester-Hyde, investment decisions concerning our Model Portfolios are governed by the Investment Committee, following proposal from our Asset Allocation Team.

Asset Allocation Team

Matthew Barber
Matthew is a Fellow of the Personal Finance Society and a Chartered Financial Planner. He holds accountability for Compliance and Risk Oversight.

James Hyde
James is close to attaining Chartered Financial Planner status, and is responsible for Corporate Pensions Development, Corporate Benefits and Company Oversight.

James Dear
James is a Fellow of the Personal Finance Society and a Chartered Financial Planner. He is responsible for Operational Strategy, and advises both Corporate and Private Clients.
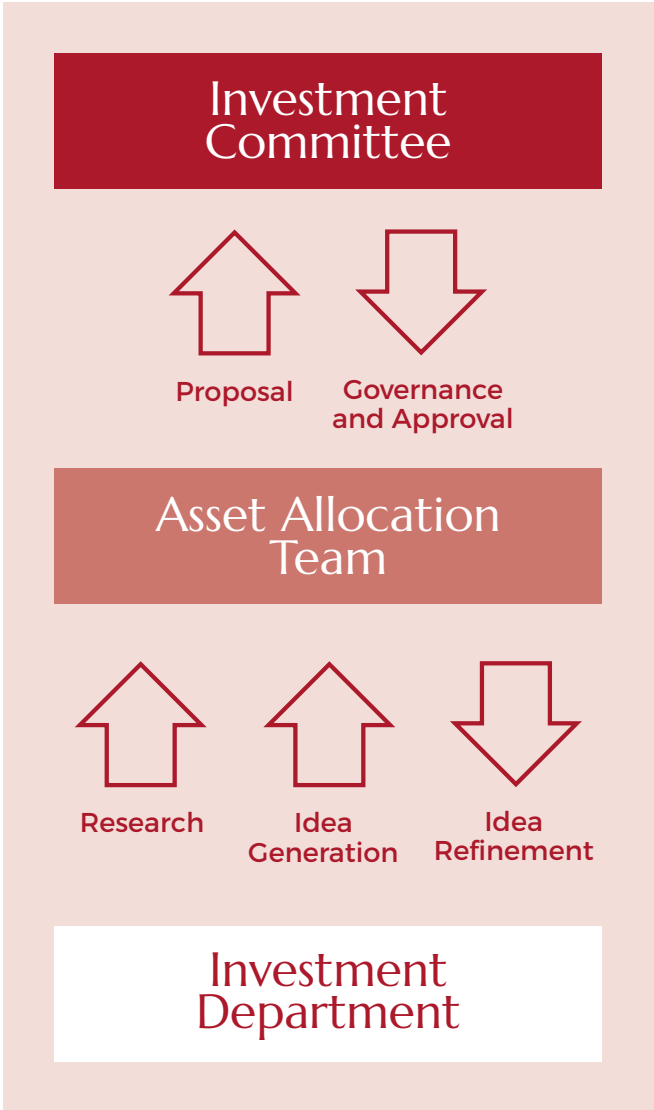
Jakob Payne
Jakob is dually Chartered with both the Chartered Insurance Institute and Chartered Institute for Securities & Investments. He won the Investment Week Trail Blazer Award in 2019 and is Head of Investments.

Our Model Portfolio Service (MPS) is governed by our in-house Investment Committee. The Committee sits at the top of our process, guiding and challenging decisions. This ensures objective oversight for the benefit of our investors.

The Investment Committee and Asset Allocation Team draw upon research provided by our in-house Investment Department. The Department is headed by Jakob and consists of two analysts; Henry Ince, a First Class degree student of Economics, and Merisa Kozoglu who holds a degree in Education Studies. Both analysts are working towards their Diploma in Regulated Financial Planning. We also utilise the expertise of a dedicated Fixed Interest Consultant who has over 40 years bond trading experience in the City.

The Investment Department source investment research using leading analytical software, face-to-face meetings, investment seminars, white papers and other academic sources. All of this combined creates a reliable, objective and accountable process.

Investment Committee

⬆ Proposal   ⬇ Governance and Approval

Asset Allocation Team

⬆ Research   ⬆ Idea Generation   ⬇ Idea Refinement

Investment Department

Investment Process

Once client objectives have been identified, the next step of the investment process is to establish an appropriate asset allocation. This is a mix of investable asset classes such as Equities, Bonds, Property, Alternatives and Cash. We utilise Morningstar, an industry leader, to provide us with long-term strategic benchmark asset allocations for different risk profiles.

Once the strategic asset allocation has been agreed, we then overlay a tactical 'tilt', where we alter the asset allocation relative to the benchmark. This is to take advantage of short-term market opportunities. Finally, we seek suitable investments that can demonstrate a proven track record of delivering consistent performance over the long-term, without adding exposure to unnecessary risk.
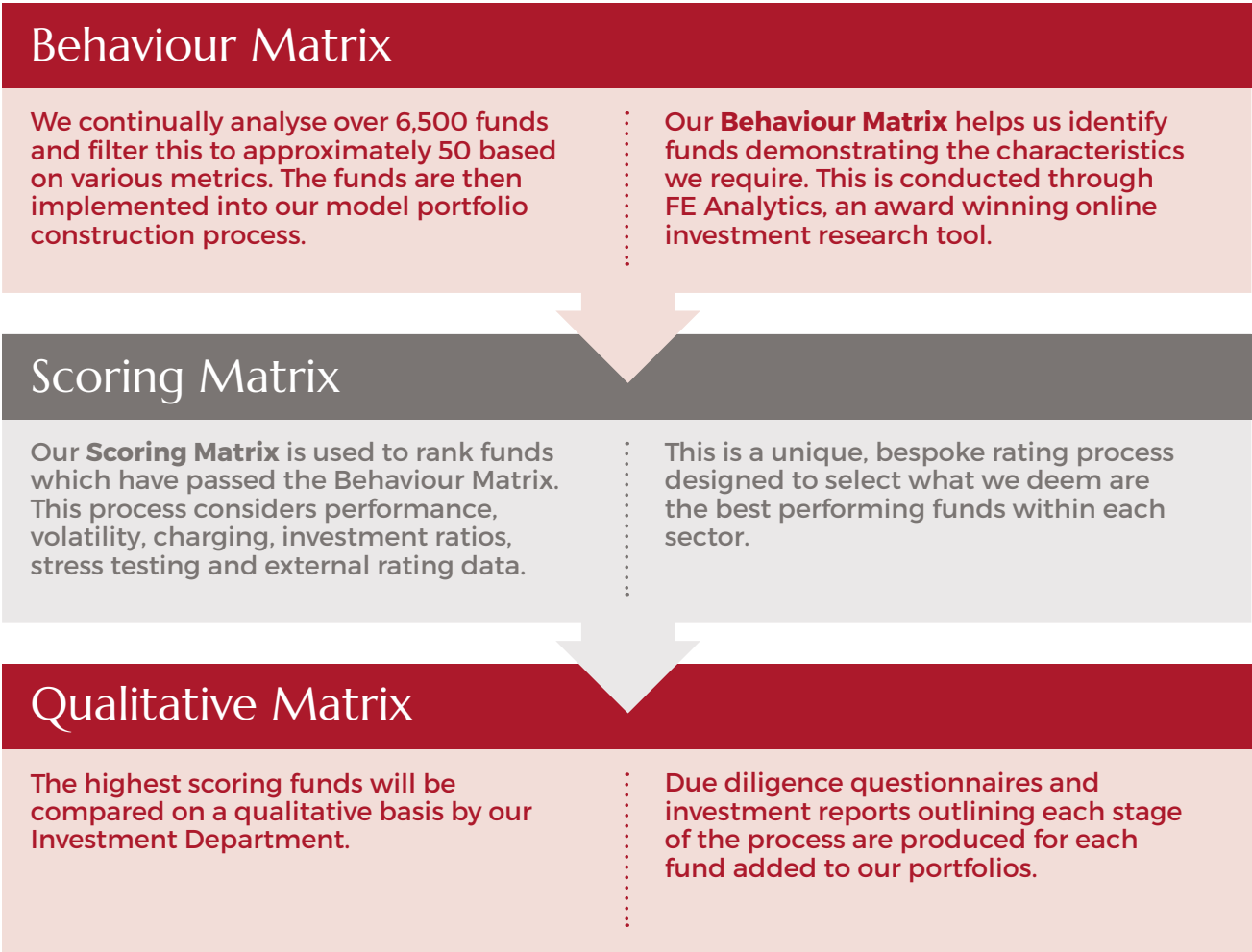
The 6 Key Stages of Investing

1. Identify objectives
Client objectives and risk appetite are pre-agreed.

2. Strategic asset allocation
The long-term asset allocation benchmark provided by Morningstar.

3. Tactical asset allocation
Forrester-Hyde adjust the benchmark asset allocation to take advantage of short-term opportunities.

4. Fund selection
Funds are selected from each asset class utilising in-house research.

5. Portfolio construction
The blending of asset allocation and fund selection to produce an outcome oriented portfolio.

6. Ongoing monitoring
To ensure risk and return remain aligned with a client's objectives.

Our intensive fund research process provides us with a distinctive edge in portfolio construction

Fund Selection at Forrester-Hyde

We have a select panel of funds that are used for portfolio construction. Any fund selected for investment will go through the following stages:

Behaviour Matrix

We continually analyse over 6,500 funds and filter this to approximately 50 based on various metrics. The funds are then implemented into our model portfolio construction process.

Our **Behaviour Matrix** helps us identify funds demonstrating the characteristics we require. This is conducted through FE Analytics, an award winning online investment research tool.

Scoring Matrix

Our **Scoring Matrix** is used to rank funds which have passed the Behaviour Matrix. This process considers performance, volatility, charging, investment ratios, stress testing and external rating data.

This is a unique, bespoke rating process designed to select what we deem are the best performing funds within each sector.

Qualitative Matrix

The highest scoring funds will be compared on a qualitative basis by our Investment Department.

Due diligence questionnaires and investment reports outlining each stage of the process are produced for each fund added to our portfolios.

ESG Factor

We recognise the importance of companies offering a tangible benefit to society and therefore integrate Environmental, Social and Governance (ESG) considerations into our fund selection process. Our ESG analysis is usually conducted during face to face interviews with Fund Managers.

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Model Portfolio Range

We offer a range of Model Portfolios designed for different objectives and risk profiles. Below provides an illustrative overview of our most popular portfolios currently on offer:

More information on the objectives, performance and charges relating to our Model Portfolios are available upon request.

	CORE					PASSIVE PLUS			DISTRIBUTION	ETHICAL
Model Portfolio	Conservative	Cautious	Balanced	Assertive	Adventurous	Cautious Passive Plus	Balanced Passive Plus	Assertive Passive Plus	Distribution	Ethical
Risk Profile	Low	Low to Medium	Medium	Medium to High	High	Low to Medium	Medium	Medium to High	Low to Medium	Medium
Launch date	01/04/2008	01/04/2008	01/04/2008	01/04/2008	01/04/2008	01/09/2015	01/09/2015	01/09/2015	01/02/2010	14/11/2008
Overview	Our Core Portfolio's are designed for investors seeking long-term capital growth through actively managed Funds.					Our Passive Plus Portfolio's are designed investor's seeking long-term capital growth through a blend of both active and passive Funds.			Our Distribution Portfolio is designed to provide long-term capital growth alongside a natural income stream.	Our Ethical Portfolio is designed to deliver long-term capital growth for the socially responsible investor, avoiding industries such as gambling, alcohol and firearms.
Return Since Launch	72.86%	95.34%	112.76%	135.95%	144.88%	34.16%	41.43%	49.52%	82.68%	137.79%
Annualised Return (%)	4.76%	5.86%	6.63%	7.57%	7.91%	7.00%	8.31%	9.71%	6.26%	8.08%
Annualised Risk (%)	4.24%	5.94%	8.08%	10.03%	12.19%	4.90%	6.12%	7.33%	5.93%	6.43%
Low to High (Max Gain %)	85.82%	112.37%	152.39%	197.59%	236.92%	37.81%	46.80%	56.55%	85.23%	148.91%
High to Low (Max Loss %)	-8.54%	-11.62%	-18.54%	-23.83%	-32.81%	-5.87%	-7.71%	-9.25%	-8.20%	-8.31%
Equivalent Loss on FTSE 100	-43.09%	-43.09%	-43.09%	-43.09%	-43.09%	-13.81%	-13.81%	-13.81%	-17.61%	-19.34%

Source FE Analytics, as at: 06/01/2020

*All Forrester-Hyde portfolios are geared towards the long-term, 5-10 years plus.

Disclaimer: Past performance is not a reliable indicator of future results. The overview above is for illustration and does not constitute advice.

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Why Forrester-Hyde Model Portfolio Service?

- ☑ Proven track record dating to before the 2008 financial crisis.

- ☑ Risk adjusted investment solutions to meet your needs.

- ☑ In-house Investment Committee with over 150 years' experience.

- ☑ Hold the highest level of accreditation of Chartered Status.

- ☑ Valuations available via Smartphone App, online or post.

- ☑ Regular updates on key global events in our Investment Outlook.

- ☑ Available across various products to enhance tax efficiency.

Contact Us

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