

# Investment Solutions



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 Square Mile Investment Consulting & Research Limited





*By working with you, we seek the best way to construct and maintain a robust, centralised investment proposition that can help you meet the needs of your clients and deliver the best outcome.*

## Introduction

While the diverse nature of an adviser's role can be rewarding, at times it can be tough. Current challenges in the sector are far reaching - with increased compliance burdens, greater staffing costs, complex technology and operational restraints all encroaching on an adviser's ability to focus on clients themselves. In particular, greater regulatory pressure being now placed on advice firms, with even more demonstrable evidence for meeting consumer outcomes being required, advisers have even less time for fund research and developing a close working relationship with a client.

At Square Mile, we can take the pressure off. Our knowledge and understanding of financial markets and the fund universe provide a solid foundation to support you and your business. You can take on more clients, yet still have time to focus on client relationships.

We know there is no one-size-fits-all when it comes to investment management. Whether you are looking for a complete managed portfolio service or just advice and guidance on your investment process, we seek to understand your needs and requirements and then work together to build a solution that is right for you and your clients.

By working with you, we seek the best way to construct and maintain a robust, centralised investment proposition that can help you meet the needs of your clients and deliver the best outcome, while demonstrating due process from a regulatory perspective. So, while you can maintain control of your investment proposition and spend more time with your clients, you also ultimately benefit from the additional knowledge, expertise and experience of Square Mile's investment and research teams.

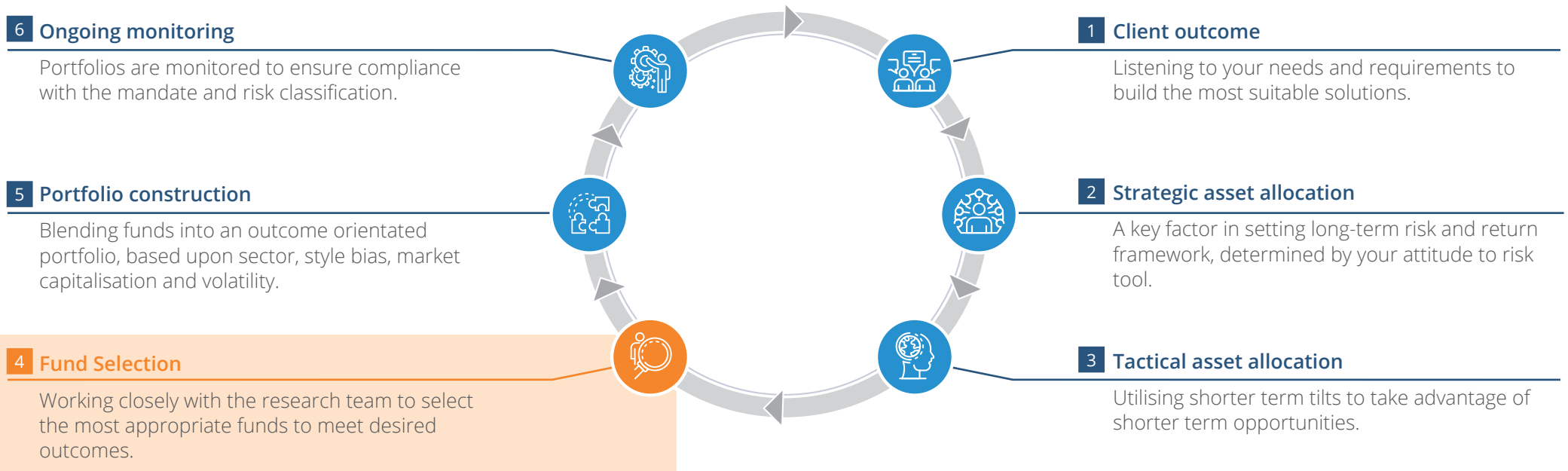
## Investment philosophy

At Square Mile, we are committed to working in partnership with you to understand your needs in order to build a tailored solution that meets the desired outcomes for you, your clients, and your business. Square Mile's investment philosophy is built on five considerations.



## Investment process - outcome orientated

Investment success comes from the consistent application of a robust, repeatable investment process. Square Mile's investment management team take the following approach when constructing portfolios.



## Fund selection - underpinned by research

Our in-depth, qualitative research provides a distinctive edge to portfolio construction. In order to blend funds successfully, and create portfolios that will produce the desired outcome, our research explores the drivers of the underlying funds. It necessitates looking at how they are likely to behave in different market scenarios and how they will interact within a portfolio.

Recognised as one of the strongest and most experienced investment research teams in the UK market, our award-winning team meet with hundreds of fund managers every year to truly understand what is going on behind the data and how a fund behaves. Importantly, our team also questions whether a fund represents good value for investors. Through a combination of regular discussion with fund managers, qualitative and quantitative analysis, we focus on identifying funds which we believe have the best prospects of meeting their objectives over the long-term.

With a fully integrated approach, our investment management and research teams are intrinsically linked to ensure the most appropriate funds are selected within the portfolios.



### 1. Idea Generation

Square Mile's research analysts make decisions in small groups to allow for better debate and decision making, coupled with in-depth knowledge and experience. Ideas are also generated by analysts who know their sectors, trends in the markets, and client needs.



### 2. Analyst Research

Fund research involves looking at the fund objective, the people and their environment, philosophy, process, portfolio construction, risk management, cost and value for money. Analysts are also involved in applying this research, so they know what is important to the client/ user of the research, making it more relevant.



### 3. Qualitative Assessment

Investment and fund research is a combination of art and science - humans and decisions are involved at all stages and therefore qualitative and quantitative assessments are necessary.



### 4. Analyst Meetings

Once enough in-depth research has been completed, the lead analyst will present to the sector team with four possible outcomes:

- i) Agree a rating
- ii) Go back with further questions
- iii) Wait
- iv) Decline a rating



### 5. Monitoring

Ongoing monitoring including reviews with the fund managers and oversight from our quantitative team.



### 6. Reassessment Against Original Outcome

During the monitoring process some funds may need to be reassessed - this may be due to fund manager or team changes, a change in corporate activity, persistent underperformance that we cannot explain or liquidity concerns.

In 2022, our research team met with over **128 different fund management groups**.

We conducted over **750 meetings** with fund managers.

We rate, and **continually monitor, over 300 funds**.

Over **70%** of rated funds are meeting or **exceeding their expected outcome**.

## Our investment management capabilities

At Square Mile, we offer a range of services that allow you to retain control of your investment propositions and client relationships, whilst benefiting from the additional resource and expertise of the Square Mile team.

### Managed Portfolio Service

Working with adviser firms to build tailored investment solutions designed to meet client needs and outcomes, whilst advisers retain control of their client relationships and central investment propositions. Portfolios are constructed using funds which have undergone Square Mile's rigorous research process, which provides an edge to portfolio construction.

### Advisory Portfolio Service

Offering a range of portfolio templates to complement an adviser firm's existing business model, systems, and processes. Portfolios are constructed using funds which have undergone Square Mile's rigorous research process, which provides an edge to portfolio construction.

### Sub-Advisory

Providing advice and support on all or part of the investment process, including strategic asset allocation, portfolio construction, fund selection or blending. Utilising the knowledge and expertise of our investment professionals to help deliver the best outcomes for your clients.

### Standard Portfolios

Drawing on the expertise of Square Mile's investment management and fund research team, we offer several solutions, each with a range of portfolios catering to differing risk profiles.

- Passive Portfolios: 6 portfolios
- Sustainable Portfolios: 5 portfolios

## Investment management team

By partnering with Square Mile, you have access to a highly qualified, well-resourced investment management team, as well as a 20-strong research team.



**Mark Harries**  
Chief Investment Officer



**Andrew Johnston**  
Investment Director



**Chris Fleming**  
Investment Director



**Daniel Pereira**  
Investment Manager



**Matthew Belcher**  
Investment Manager

## Contact Us

Square Mile would be delighted to discuss your specific business and investment needs. Please do not hesitate to get in touch if you would like any further information on how we can support you.



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