

WHICH SELECTED PORTFOLIO IS RIGHT FOR ME?



At Select Wealth we offer a range of investment solutions to suit any need. With assistance from your financial adviser, you can choose from:

Selected Portfolios. A range of model portfolios where once you and your adviser have worked together to understand your investment strategy and risk profile, Select Wealth make all the investment decisions.

Custom Built Portfolios. A Portfolio where you and your adviser work together to design an investment portfolio based on your individual needs.

Select Saver Service. A flexible investment account where you can make regular deposits of any value and your savings are invested in a diversified fund every month. A great way to start your investing journey.

If you've decided to invest in a Selected portfolio, and you know which investment strategy, how do you decide which Selected portfolio is right for you?

All the Selected portfolios are founded on globally recognised investment theory which is extensively verified and tested both in house and externally. The portfolios are designed using Investment Consultant JMI Wealth's investment philosophy and dedicated research to choose the best in breed investments.

Selected Core Portfolios



These portfolios are actively managed using JMI Wealth's research to apply tactical overlays to the Strategic Asset Allocation to take advantage of market conditions. This means portfolios may be positioned differently to the Strategic Asset Allocation when JMI believe there is the ability to add value to your investments.



These portfolios are likely to be highly diversified to allow for a range of investment styles, asset classes and to cover a variety of markets both internationally and locally. The managers selected are likely to actively manage their investments.



Portfolios are reviewed monthly and rebalanced at least quarterly. Changes may be made to assets at any time if the investment consultant believes they'll add value to the portfolios.



Fees are a consideration when choosing securities, but diversification of investment style is paramount.



The Select fee for these portfolios reflects the investment management and portfolio management activities required to maintain these portfolios.

Selected Responsible Investment Portfolios



These portfolios are actively managed, using JMI Wealth's research to apply tactical overlays to the Strategic Asset Allocation, to take advantage of market conditions. This means portfolios may be positioned differently to the Strategic Asset Allocations when we believe there is the ability to add value to your investments.



The tactical asset allocations will match the Core Portfolios.



These portfolios invest in securities where the manager incorporates Environmental, Social and Governance (ESG) factors into their investment decision making. Where possible, we will invest in securities that follow the UN's Principles for Responsible Investing. and the managers selected are likely to manage their investments more actively.



Portfolios are reviewed monthly and rebalanced at least quarterly. Changes may be made to assets at any time if the investment consultant believes they'll add value to the portfolios.



Fees are a consideration when choosing securities, but investment into funds highly rated for ESG factors is paramount.



The Select fee for these portfolios reflects the Investment Management and Portfolio Management activities required to maintain these portfolios.

Selected Index Enhanced Portfolios



These portfolios are not actively managed and are invested in line with the Strategic Asset Allocation, without any tactical overlay.



The assets selected are likely to be closely linked to index style funds, with some funds chosen for a particular investment style to enhance performance.



Because of the style, fees are a strong factor when deciding on securities for these portfolios. The assets chosen are likely to have lower average fund manager fee.



Portfolios are reviewed monthly but no tactical changes will be made. Portfolios will be routinely re-balanced back to target weightings at least six monthly, and at other times when they move outside agreed tolerances due to market movements or other factors affecting target allocations.



The Select fee for these portfolios reflects the lower level of investment management and portfolio management activities required to maintain these portfolios.

How to invest?

Talk to your financial adviser about which Select Wealth investment option may be right for you.

If you don't currently use a financial adviser, call us on 0800 653 000 and we'll put you in touch with someone who can help.

Information and Disclaimer:

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