



Managed Portfolio Service (MPS)

Investment Management you can trust.

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This document is for information purposes only and does not constitute personal financial advice. Investments should only be made following a recommendation based on your individual circumstances.

The value of investments can go down as well as up and you may get back less than you invest. Past performance is not a reliable indicator of future results. Diversification cannot completely eliminate risk. Frequent portfolio changes do not guarantee improved performance and could increase exposure to investment costs or taxation. ESG investing may limit the available investment universe and performance may differ from non-ESG approaches. ESG and performance data is provided by third parties and analysed by Harding Financial. Errors that exist in underlying data are outside of our control. Income from investments is not guaranteed and may fall. Taking income may reduce capital value. Tax treatment depends on individual circumstances and may change. Investment availability and performance may vary depending on the platform used.

Why choose Harding's MPS?

Since 2011, Harding Financial has been delivering investment advice to clients across the UK on an advised basis. During this time, our quarterly-built Portfolios have demonstrated their ability to **beat sector weighted benchmarks and outperform peer investment opportunities***.

We used to "switch" clients into the latest Portfolio version available once per year (subject to suitability). Now, however, thanks to **enhanced regulatory permissions** that we've obtained from the Financial Conduct Authority, we're able to switch your portfolios **at least 4x more often**.

In fact, with our new Managed Portfolio Service (MPS), we're able to move you **into market opportunities and away from market threats** more quickly and more frequently than ever before. Though past performance cannot be relied upon as a promise of future yield, **our backtesting suggests this change could provide significant benefit***.

*Data to support claims is available via the QR code (right). Backtesting revealed that quarterly switching would have delivered performance benefit of between 21.37% & 55.11%, risk profile dependant over 5 years.



Our Core and Ethical Portfolios

All of our Harding Financial Portfolios are **diversified** across a range of different **asset classes, industries and geographies**. By avoiding over-exposure to any one single kind of investment characteristic, our portfolio diversification strategy aims to balance the potential **returns** you seek with **lower volatility**.

Funds that bring about **Environmental, Societal or Governance (ESG)** benefit can appear in our Core Portfolio range, but if ESG investment is of *particular* concern or importance to you, we also provide a range of **Ethical portfolios** that contain **only** those funds that have intentional and sustained ESG objectives.

The ESG data we use is provided by **Morningstar**, widely recognised as **gold standard** in this area.

By way of discussion with your **Financial Planner**, we'll make a recommendation as to which one of our Portfolio Series might be more suitable for you.

Personalised for you

Each range of Harding Financial Portfolios is made available to clients of the following **investment horizons**:

- **Short Term**
- **Medium Term**
- **Long Term**

In this way, we separate our strategies for investment according to the remaining time available for wealth accumulation and/or any requirement to 'dip into' the investment pot to fund extraordinary spending or create a regular income.

Then, each one of **those** variants is developed further for clients of different **risk profiles**:

- **Cautious**
- **Cautious to Moderate**
- **Moderate**
- **Moderate to Adventurous**
- **Adventurous**

So, whether you have a **low appetite** for risk, or are somebody who wants to take **more risk** in exchange for the opportunity to see **more**

return, we've got something available for **you**.

We offer **Income-focused** variants of each of these Portfolios, containing only those funds that pay out their yield as cash. These kinds of portfolios can be particularly suitable for those clients who would like to **gift from regular income**.

Alternatively, our **Acc-preferenced** portfolios prioritise the **total return** offered. Where performance data is comparable, they'll prioritise funds that **re-invest their yield**, making them suitable for clients who are wanting to benefit from the **compounding effect of saving**.

In summary, our Harding Financial Portfolios can be personalised according to your **ESG** standpoint, **investment horizon**, your **risk profile** **and** your **Acc vs Inc preference**. It's a level of personalisation that is **rare** to find in the world of Managed Portfolio Services, and **we're incredibly proud** to offer it.

If you're not sure which combination of these variants is right for you, **please don't worry**. Our **expert team** of **Financial Planners** will take everything they know about **you**, your **history** and your **ambitions for the future**, to create an advice recommendation that can help **join the dots between where you are today, and where you'd one day like to be**.

Platform Focused Portfolios

One of the most unique factors of our Harding Financial Managed Portfolio Service is our **Platform Focus**.

We make our Portfolios available across a range of different platforms, but the **availability** of the individual investment instruments (or “**funds**”) that sit **inside** those Portfolios, **differs** according to the investment **Platform** that you might choose to use.

Whilst **some MPS operators** might therefore build **one** range of Portfolios that will work across **all** Platforms (containing instruments that are commonly available to each and all), **Harding Financial does things differently**.

We don't discount a potentially better performing fund because it's not available across the board.

Instead, we actively build **separate** Portfolios for **each** Platform we operate on, selecting the **best funds** made available to us on each Platform.



Picture: Guildford Castle

The Human Touch

Our Harding Financial MPS Committee members have access to the **latest industry data** and **newest technology tools**, including **proprietary systems** that are built in-house, **only** for the benefit of Harding Financial clients. Ultimately, though, **we believe in the human touch**. We operate with the membership and support of **academics**, industry **experts** and technical **specialists**. Our investment strategies are not built by robots.



Alex Simpson
Managing Director



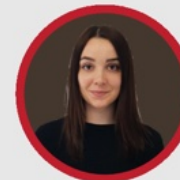
Charlotte McCrosson
Quality and Excellence Specialist



Oliver Sussat
Chief Technology Officer



Helen Monteith
Paraplanning Team Leader



Arabella Symons
Financial Planner



Duarte Mauricio
Financial Planner



George Lee
Financial Planner



Heath Marker
Paraplanner



Find out more about the **members** of and **advisers** to our Harding **MPS Committee** by scanning the QR code (left).



What you can **expect**

From the moment your portfolio is actively managed by Harding Financial's MPS Committee, your investments will be **monitored continuously**.

Supported by the **latest market analysis** from a range of internal and external sources, Portfolios will be formally reviewed **at least quarterly**. **Additional** changes may be made between quarterly meetings if an **extraordinary response to changing market conditions** is needed.

Unlike traditional **advisory** investment approaches that you may already be used to, **adjustments** can be made to your Harding Financial Portfolios under the terms of our Managed Portfolio Service, **without requiring new paperwork each time**. This allows us to **act quickly** when **opportunities arise** or **risks** need to be **mitigated**.

You will receive **regular valuations updates** (usually **daily**) through the **Harding Financial Client Portal**, and you will be able to access **statements** from your chosen platform provider, directly.

Harding Financial will make the following updates available to you:

- **Quarterly Market and Investment Commentary** to tell you about market conditions and the changes that have been made to our investment strategy, as a result.
- **Monthly Portfolio Factsheets** to keep you fully informed about how your investments are performing.

Your Financial Planner will **continue** to be your main point of contact at all times and will continue to review your circumstances regularly (at least **annually**), ensuring the Harding Financial Managed Portfolio Service continues to be a **suitable** investment choice for you.

Harding's MPS is for the exclusive benefit of our clients and is **not currently available** to clients of **other** Wealth Management services. It combines **personal advice** with **professional, ongoing investment management**, giving you confidence that your wealth is being **looked after**, at **every** stage.

Funds invested in Harding's Managed Portfolio services are subject to a management fee of **0.2% per annum**.



Our Values

Here at Harding, our wish is to help our clients live **happy, healthy** and **wealthy** lives. We're on a mission to provide **clear, well thought out** financial advice that is tailored to their needs.

We know that our world is changing quickly and we believe that it's our job to keep **one step ahead** of that pace of change. By constantly evolving our strategies for **wealth** and **protection**, we **aim to make tomorrow better**.

Our **clients are at the core** of every decision we make. We strive to build productive, **long term relationships** with them. We act with **integrity** and **respect** for them and each other. We **listen** and **respond** to their needs and we maintain ethical **standards**, complying with our legal and professional obligations at **all times**.

By choosing Harding, you're choosing a **customer focused, reputable** firm with **expertise, experience, knowledge** and **integrity**.



MPS Contributors

Harding's Managed Portfolio Service is supported by the **data** and **technology services** of many industry partners including:



We are committed to working with suppliers who **share our values** and can help us towards our objective of delivering the **best possible investment outcomes** for Harding Financial clients.

Next Steps

Getting started with the Harding Financial Managed Portfolio Service is a **straightforward** and **well-supported process**.

Step One: If you're interested in the MPS, please let your Harding **Financial Planner** know.

Step Two: Through the discussion and analysis outlined earlier in this document, they will recommend a **suitable** Harding Financial Portfolio for you. You will receive a clear explanation of **why** the recommendation is appropriate, along with full details of **costs, risks,** and more detail about **how our Managed Portfolio Service works**.

Step Three: Once you are happy to proceed, you'll need to **sign** some documentation, and **we'll take care of the rest**.

Don't worry, our team of **Financial Planners, Researchers** and **Technical Administrators** will be here to assist you, **every step of the way**. We look forward to serving you.





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Harding Financial Ltd is authorised and regulated by the Financial Conduct Authority with ref 555911.

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