



European Investment Management Ltd fact sheet

What is your corporate background?

European Investment Management Limited ('EIM') is an independent investment manager, dealing for and on behalf of private clients, trusts and charities. It was created in January 2010 and is the investment arm of European Wealth.

EIM provides investment management on both a discretionary and advisory basis for private clients, both directly and via professional introductions. We have a significant number of clients who have been introduced by IFAs, with EIM providing a discretionary fund management solution.

European Wealth is a privately owned organisation, with over 50 per cent of the company employee owned. The company's largest single shareholder is the Geneva-based wealth manager, Courvoisier & Associés.

Why should I consider using your discretionary fund management service?

We deploy an institutional calibre investment process, in conjunction with a strict policy regarding risk management. Client portfolios are typically long-term, diversified across multiple asset classes, with the asset allocation agreed with the individual at the outset. We are genuinely proactive managers, with a focus on service, transparency and traditional values.

It is worth reiterating that European Investment Management is completely independent. We do not have any products to sell to our clients. Our job is to work with them and to select the best tools and products available in the marketplace. Throughout, complete transparency means that our clients understand what we are doing, what it means to them, and how much it will cost. In a world where personal service all too often means little or no service, we know our clients expect the best. European Investment Management was founded on the principle that excellent service is a right, not a privilege.

What is your approach to discretionary fund management?

At European Investment Management, our central belief is that portfolios should be built around our clients and not around products. Risk management is in-built throughout the process. Portfolios are typically diversified across multiple asset classes, with short term (tactical) deviations from long term allocations governed by market conditions. This 'top down' asset allocation approach is fully integrated with our 'bottom up' selection process for the investment instruments that will ultimately comprise the portfolio. Utilising sophisticated quantitative screening techniques, we can identify those instruments worthy of more detailed analysis. As long term investors, we select instruments we expect to deliver long term outperformance and these form our core investments. We accept that shorter term adjustments will be needed, and embed highly liquid exchange traded funds within each asset class. This 'core/satellite' approach enables us to respond quickly and cost effectively to market conditions – either exploiting opportunities or reducing exposure to risk. Of course, we realise that any process is only as good as those managing it.

At European Investment Management, the depth of experience of the investment professionals enables us to bring sound judgement to bear.

What investment solutions can you offer through the Nucleus platform?

We provide a total of six model portfolios. The strategy and asset classes employed (via collective funds and ETFs) are, as follows:

Model	Typical Investments
1. 'Fixed Income'	Fixed income, property, currencies, cash.
2. 'Fixed Income Biased'	Fixed income, property, currencies and cash, and some UK and international equities and alternative investments.
3. 'Blend'	A blend of fixed income, property, currencies and cash, UK and international equities, alternative investments.
4. 'Equity Biased'	UK and international equities, alternative investments some fixed income, property, currencies and cash.
5. 'Equity'	UK and international equities, alternative investments.
6. 'Income Generator'	Fixed income, property, and some UK and international equities and alternative investments.

What are your fees?

Our annual fee is 0.3 per cent plus VAT on the first £30 million of assets, and 0.2 per cent + VAT thereafter.

Who should I contact to discuss the service further?

John Morton
 m: 07540 726 291
 e: john.morton@europeanwealth.com