



Marlborough  
Group

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# COMPLETE

INVESTMENT SOLUTIONS



# Experts working in partnership for you

Your W1 adviser will work with you to establish your objectives in life and construct a financial plan to enable you to achieve them. Marlborough will then use their investment expertise to manage a portfolio designed to help turn that financial plan into a reality.



W1

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## Financial planning

- Retirement planning
- Cashflow forecasting
- Pension advice
- Advice on tax-efficient investing
- Inheritance tax and estate planning
- Life and critical illness insurance
- Family investment

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## Investment expertise

- Constructing and managing 'all-in-one' portfolios
- Diversifying exposure across a range of global assets
- Ensuring the optimum mix of those different assets
- Selecting the best funds to achieve that mix
- Matching portfolios to different risk grades
- Daily monitoring of portfolios
- Rebalancing portfolios as conditions change

# How W1 can help you achieve your goals in life



At W1 Investment Group we specialise in helping expat professionals like you achieve your goals in life, providing global solutions for those with a global lifestyle.

Our focus is on building a long-term relationship with our clients and we pride ourselves on the quality of advice provided by our team of exceptional individuals.

All our Senior Financial Planners are qualified to CISI or CII Level 4 (in line with UK standards), with the majority holding Level 6 or 7 qualifications (post-graduate professional level).

As expert financial planners we also ensure that your investments are managed by a world-class team, who share our commitment to achieving exceptional outcomes for our clients.

That is why we have selected Marlborough as our investment partner. Marlborough share our client-focused philosophy and have won a succession of awards for investment excellence.



# A world-class team to manage your investments

Marlborough have been managing investors' money for 35 years and the expertise and experience of their team has established them as a leader in the world of active investment management.

Today they are one of the leading privately-owned investment groups in the UK, looking after more than £14bn\* [update figure as needed] for 200,000 private, corporate and institutional clients.

The FT Group named Marlborough Best Small to Mid-Sized Investment Group in the FTAdviser Investment 100 Club Awards 2021. The awards assess short-term and long-term performance as part of a rigorous set of screening factors.

Marlborough's highly experienced multi-asset team manage our range of risk-graded portfolios. They decide the optimum mix of global investment assets to match selected risk profiles and constantly monitor and rebalance our portfolios in line with the changing global macroeconomic backdrop.

Marlborough's award-winning single strategy funds - investing in assets such as UK equities, US equities and global bonds - are key holdings in our portfolios.

\*As at 12/11/21





# Introducing your investment specialists

Marlborough's multi-asset team have more than 100 years' investment experience and are experts in managing risk-graded portfolios diversified across key global asset classes.

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**Sheldon MacDonald**

**Chief Investment Officer of Multi-Asset**

Sheldon has more than 25 years' investment management experience. Before joining Marlborough he spent over ten years at fund management company Architas, latterly as Deputy Chief Investment Officer.



**Nathan Sweeney**

**Deputy Chief Investment Officer of Multi-Asset**

Nathan has more than 20 years' investment management experience. Before joining Marlborough he spent over ten years as a Senior Investment Manager at fund management company Architas, where he managed the £1 billion Architas Multi-Asset Active range.



# Your expert investment team

Nathan and Sheldon work with a large and experienced multi-asset investment team, who have successfully navigated a range of market environments.

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**Gurjit Soggi**  
**Investment Manager**

Gurjit joined Marlborough's investment team in 1996, initially analysing funds and working closely with Nicholas Cooling, who is now Marlborough's Chief Investment Officer. Gurjit has been a portfolio manager since 1999.



**Raj Manon**  
**Investment Manager**

Raj joined Marlborough's multi-asset team in 2003 and was fast-tracked to a fund management role within a year, he has now been running multi-asset portfolios for more than 15 years.

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**Sarah Todino**  
**Investment Analyst**

Sarah has been working on multi-asset portfolios for more than 15 years. She joined Marlborough in 2006 after graduating from the University of Birmingham.



**Scott Truter**  
**Investment Analyst**

Scott has 14 years' experience in the financial services industry, working at BNY Mellon before moving to Marlborough in 2016 and joining the multi-asset team in early 2021.



**Kerri Burden**  
**Investment Analyst**

Kerri joined Marlborough in 2013 and was appointed to the role of investment analyst in 2020.

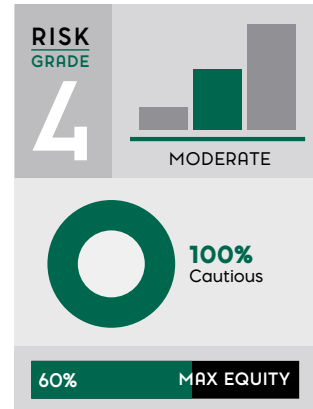
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## Marlborough UCITS Fund of Funds Range



### FUND ASSET ALLOCATION

|                      |               |
|----------------------|---------------|
| Fixed Interest       | 44.97         |
| UK Equity            | 14.53         |
| International Equity | 33.61         |
| Cash                 | 3.94          |
| Other                | 2.95          |
| <b>Total</b>         | <b>100.0%</b> |



### FUND HOLDINGS

|  | %    |
|--|------|
| iShares £ Ultrashort Bond UCITS        | 8.79 |
| Marlborough Multi Cap Income           | 6.74 |
| Legg Mason IF Brandywine               | 6.34 |
| iShares Edge MSCI World Quality        | 4.93 |
| Allianz Strategic Bond Fund I Acc      | 4.92 |
| Marlborough Global Bond                | 4.92 |
| iShares UK Dividend UCITS ETF          | 4.70 |
| Vanguard Global Credit Bond            | 4.43 |
| iShares Core MSCI Japan ETF            | 4.36 |
| iShares Core S&P 500 UCITS ETF         | 4.05 |
| Marlborough UK Micro-Cap Growth        | 3.92 |
| Marlborough Bond Income                | 3.92 |
| WELLS FARGO INV GRD I INC              | 3.02 |
| Artemis Funds (Lux) - Global Select    | 3.00 |
| Marlborough US Multi-Cap Income        | 3.00 |
| Fidelity Emerging Markets Focus        | 2.52 |
| Schroder Asian Opportunities           | 2.23 |
| Fidelity Asia Pacific Opportunities    | 2.23 |
| Marlborough European Multi-Cap         | 2.20 |
| ISHARES EDGE MSCI ETF                  | 2.17 |
| M&G Glb Macro Bond                     | 1.98 |
| Marlborough Multi-Cap Growth           | 1.96 |
| ISHS CR GBP BOND ETF                   | 1.95 |
| M&G LUX GLOBAL LIST C ACC              | 1.93 |
| X IE PHYSICAL GOLD ETC                 | 1.92 |
| iShares Core FTSE 100                  | 1.9  |
| WisdomTree Long GBP Short USD 3x Daily | 1.03 |
| Man GLG Pan-European Equity Growth     | 0.99 |

## Top holdings

| iShares £ Ultrashort Bond UCITS      | %    |
|--------------------------------------|------|
| BLK ICS Ster Leaf Agency Dist        | 2.52 |
| KFW MTN RegS                         | 1.63 |
| Barclays Bank UK PLC MTN RegS        | 1.45 |
| Santander UK PLC RegS                | 1.38 |
| Nordrhein-Westfalen Land of MTN RegS | 1.31 |

| Legg Mason IF Brandywine                           | %    |
|--|------|
| DISH Network Corporation 3.38%                     | 2.29 |
| Petroleos Mexicanos 5.35%                          | 2.02 |
| Federal National Mtg Association 2.46%             | 1.74 |
| American Credit Acceptance Receivables Trust 3.65% | 1.54 |
| Federal National Mtg Association 2.89%             | 1.40 |

| Allianz Strategic Bond Fund I Acc      | %    |
|--|------|
| South Africa (Republic of) 8%          | 3.15 |
| Ministerio de Hacienda y Credito 7.25% | 2.55 |
| Canada (Government of) 0.25%           | 2.53 |
| Germany (Federal Republic Of) 0%       | 2.44 |
| Russian Federation 7.65%               | 2.33 |

| iShares UK Dividend UCITS ETF | %    |
|-------------------------------|------|
| GlaxoSmithKline PLC           | 5.47 |
| Imperial Brands PLC           | 5.25 |
| British American Tobacco PLC  | 5.10 |
| BP PLC                        | 4.61 |
| National Grid PLC             | 4.54 |

| iShares Core MSCI Japan ETF | %    |
|-----------------------------|------|
| Toyota Motor Corp           | 3.86 |
| Sony Group Corp             | 2.63 |
| Keyence Corp                | 2.05 |
| SoftBank Group Corp         | 1.74 |
| Recruit Holdings Co Ltd     | 1.42 |

| Marlborough Multi Cap Income           | %    |
|--|------|
| Polar Capital Holdings PLC             | 3.88 |
| Big Yellow Group PLC                   | 3.42 |
| Intermediate Capital Group PLC         | 3.35 |
| Strix Group PLC                        | 3.09 |
| Safestore Holdings PLC Ordinary Shares | 2.78 |

| iShares Edge MSCI World Quality | %    |
|---------------------------------|------|
| Facebook Inc A                  | 3.79 |
| Microsoft Corp                  | 3.57 |
| Apple Inc                       | 3.55 |
| Nike Inc B                      | 2.34 |
| Johnson & Johnson               | 2.27 |

| Marlborough Global Bond                  | %    |
|--|------|
| United States Treasury Bonds 2.25%       | 2.35 |
| UK and Northern Ireland 4.5%             | 1.71 |
| U.S. Treasury Security Stripped Interest | 0.85 |
| Sainsbury (J) plc 2.88%                  | 0.75 |
| EDP Finance B.V. 8.62%                   | 0.75 |

| Vanguard Global Credit Bond          | %    |
|--------------------------------------|------|
| United States Treasury Notes 0.12%   | 2.48 |
| United States Treasury Notes 1.12%   | 1.48 |
| IE2 Holdco, S.A.U. 2.88%             | 1.24 |
| Credit Suisse AG London Branch 1.12% | 1.22 |
| United States Treasury Notes 0.12%   | 1.17 |

| iShares Core S&P 500 UCITS ETF | %    |
|--------------------------------|------|
| Apple Inc                      | 6.06 |
| Microsoft Corp                 | 5.69 |
| Amazon.com Inc                 | 4.29 |
| Facebook Inc A                 | 2.30 |
| Alphabet Inc A                 | 2.07 |

Data provided is as at 1 July 2021 and may change as a result of the active day to day management of each underlying fund.

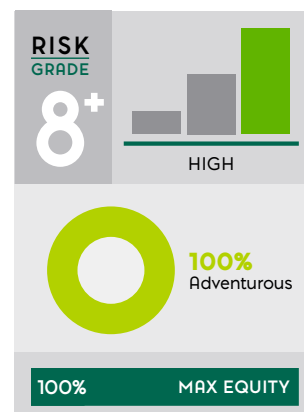
**Risk Warnings** Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. An investor may get back significantly less than they invest. Past performance is not a reliable indicator of current or future performance and should not be the sole factor considered when selecting funds.





#### FUND ASSET ALLOCATION

|                        |               |
|------------------------|---------------|
| ● Fixed Interest       | 0.00          |
| ● UK Equity            | 9.47          |
| ● International Equity | 69.71         |
| ● Cash                 | 3.94          |
| ● Other                | 16.88         |
| <b>Total</b>           | <b>100.0%</b> |



#### FUND HOLDINGS

|  | %     |
|--|-------|
| iShares Core S&P 500 UCITS ETF         | 11.98 |
| Marlborough US Multi-Cap Income        | 11.27 |
| Xtrackers (IE) Plc - Xtrackers S&P 500 | 10.13 |
| Wells Fargo (Lux) Worldwide Fund       | 7.14  |
| Wells Fargo US All Cap Growth          | 6.32  |
| Marlborough European Multi-Cap         | 4.94  |
| Invesco EQQQ NASDAQ-100                | 4.41  |
| Marlborough UK Micro-Cap Growth        | 4.39  |
| Artemis Funds (Lux) - Global Select    | 4.08  |
| Fidelity Asia Pacific Opportunities    | 4.02  |
| SPDR MSCI EM Asia UCITS ETF            | 4.01  |
| ISHARES EDGE MSCI ETF                  | 3.68  |
| iShares Core MSCI EM IMI UCITS ETF     | 3.25  |
| Brook Global Emerging Market           | 3.13  |
| Marlborough Multi-Cap Growth           | 2.89  |
| iShares Core MSCI Japan ETF            | 2.88  |
| Man GLG Japan CoreAlpha Fund           | 2.51  |
| Xtrackers S&P Europe Ex UK UCITS ETF   | 2.21  |
| Invesco FTSE RAFI UK 100               | 2.08  |
| Man GLG Pan-European Equity Growth     | 2.03  |

## Marlborough UCITS Fund of Funds Range

### Top holdings

| iShares Core S&P 500 UCITS ETF | %    |
|--------------------------------|------|
| Microsoft Corp                 | 6.04 |
| Apple Inc                      | 5.99 |
| Amazon.com Inc                 | 3.81 |
| Alphabet Inc Class A           | 2.25 |
| Alphabet Inc Class C           | 2.11 |

| Xtrackers (IE) Plc - Xtrackers S&P 500 | %    |
|--|------|
| Diamondback Energy Inc                 | 0.29 |
| Marathon Oil Corp                      | 0.28 |
| Devon Energy Corp                      | 0.28 |
| EOG Resources Inc                      | 0.27 |
| CF Industries Holdings Inc             | 0.27 |

| Wells Fargo US All Cap Growth | %    |
|-------------------------------|------|
| Amazon.com Inc                | 8.07 |
| Alphabet Inc Class A          | 6.64 |
| Microsoft Corp                | 6.56 |
| Apple Inc                     | 3.59 |
| Facebook Inc Class A          | 3.33 |

| Invesco EQQQ NASDAQ-100 | %     |
|-------------------------|-------|
| Apple Inc               | 12.38 |
| Microsoft Corp          | 9.13  |
| Amazon.com Inc          | 8.98  |
| Tesla Inc               | 4.44  |
| Facebook Inc A          | 3.56  |

| Artemis Funds (Lux) - Global Select | %    |
|-------------------------------------|------|
| Thermo Fisher Scientific            | 2.70 |
| Anthem                              | 2.30 |
| Microsoft                           | 2.20 |
| UnitedHealth Group                  | 2.20 |
| Mastercard                          | 2.10 |

| Marlborough US Multi-Cap Income    | %    |
|------------------------------------|------|
| Microsoft Corp                     | 6.28 |
| Broadridge Financial Solutions Inc | 6.10 |
| FirstService Corp                  | 5.19 |
| Sherwin-Williams Co                | 5.14 |
| Cogent Communications Holdings Inc | 4.87 |

| Wells Fargo (Lux) Worldwide Fund       | %    |
|--|------|
| GE Capital Intl Funding Company Unltd  | 1.56 |
| Citigroup Inc.                         | 1.36 |
| Morgan Stanley                         | 1.28 |
| Dell International L.L.C. and EMC Corp | 1.24 |
| Morgan Stanley                         | 1.23 |

| Marlborough European Multi-Cap           | %    |
|--|------|
| Sesa SpA                                 | 4.03 |
| Harvia PLC Ordinary Shares               | 3.83 |
| H+H International A/S B                  | 2.37 |
| Telefonaktiebolaget L M Ericsson Class B | 2.13 |
| Enea AB                                  | 2.11 |

| Marlborough UK Micro-Cap Growth | %    |
|---------------------------------|------|
| S4 Capital PLC                  | 2.83 |
| Augean PLC                      | 2.52 |
| discoverIE Group PLC            | 2.07 |
| SCA INVESTMENTS LTD             | 2.05 |
| Future PLC                      | 2.02 |

| Fidelity Asia Pacific Opportunities | %     |
|-------------------------------------|-------|
| Taiwan Semiconductor Co             | 10.00 |
| Alibaba Group                       | 7.00  |
| HDFC Bank                           | 5.30  |
| ASML Holding                        | 5.20  |
| Beijing Oriental Yuhong             | 5.10  |

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