



# Investment Management.

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Your wealth. Your goals. Our expertise.

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**GOWER.**

Your lifelong financial partner.

# Welcome to Gower

Our investment management services are designed around you. Taking an independent approach, we tailor investment solutions around your ambitions, your risk preferences, and your long-term financial goals.

Whether you're focused on growing your wealth, planning for retirement, or securing a legacy, we're here to guide you every step of the way. Our investment management services are integrated with your wider financial plan, helping you make confident decisions – now and in the future.

## Our approach

### A diversified, multi-manager approach to growing your wealth

Instead of relying on a single investment house or philosophy, we blend the expertise of multiple fund managers, each offering unique insights and specialisms.

This multi-manager strategy helps reduce reliance on any one view of the market, giving your portfolio the breadth and flexibility it needs to perform in varied conditions.

By combining the strengths of different fund managers and aligning your portfolio with your individual risk profile, we provide a robust and flexible approach to wealth management.

- **Multi-manager diversification**  
Minimised risk through a blend of leading fund managers and strategies.
- **Risk-based portfolio design**  
A personal strategy built around your risk appetite, capacity for loss, and financial goals.
- **Expert manager selection**  
Investment managers selected for performance and personal fit, without bias.
- **Ongoing monitoring & review**  
Fund performance regularly evaluated by our Investment Management Committee.

## Independent & objective advice

We aren't tied to any providers. Our selection is merit-based, supported by detailed analysis and third-party research from ARC Research Limited.

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**Your investment strategy should evolve with your life.  
We help ensure it does.**

– Toby Birch, Senior Investment Manager



# Managing your investment risk with Gower

Risk isn't one-size-fits-all – and neither are our investment strategies. We work with you to understand your personal attitude to risk, your ability to withstand losses, and your long-term objectives. This forms the foundation of a tailored investment plan, built around your goals and reviewed regularly to stay aligned with your life.

Our 1-10 risk scale helps identify your investment comfort zone, from capital preservation to higher growth potential. This guides your personalised portfolio mix across our four investment strategies: Money Market, Cautious, Balanced and Adventurous. As your goals or risk appetite evolve, your portfolio can adapt, ensuring your investments remain aligned with your financial future.

Risk Profile	Money Market	Cautious Risk	Balanced Risk	Adventurous Risk / Global Tech
1	100%			
2	66%	34%		
3	34%	66%		
4		100%		
5		66%	34%	
6		34%	66%	
7			100%	
8			66%	34%
9			34%	66%
10				100%

# Gower investment portfolios

**You'll be matched to the right blend of multi asset investment strategies, from conservative income-focused funds to growth-oriented portfolios.**

We will incorporate appropriate portfolios from our range to meet the specific risk profiles as shown below.



## **Gower Money Market Portfolio**

The Gower Money Market Portfolio is our most cautious investment option, designed for clients who prioritise capital preservation and liquidity above all else. It aims to deliver returns broadly in line with cash over the short term.

Investing exclusively in cash or high-quality, short-term cash equivalent instruments, this portfolio offers a stable and low-risk solution. It's ideal for those seeking minimal volatility and quick access to their funds, without exposure to market fluctuations.



## **Gower Cautious Portfolio**

The Gower Cautious Portfolio is designed for clients who prioritise capital preservation but still want their money to work harder than cash. Its objective is to deliver returns that outpace deposit rates and inflation over the medium to long term, while keeping risk carefully managed.

This portfolio takes a broadly diversified approach, investing across a mix of asset classes to smooth out market fluctuations and provide steady, reliable growth. It's well-suited to those seeking stability, low volatility, and confidence that their wealth will retain its real value over time.



## **Gower Balanced Portfolio**

The Gower Balanced Portfolio is built for clients who want a well-rounded investment approach—combining the potential for capital growth with a moderate level of risk. It aims to deliver consistent returns above inflation and deposit rates over the medium to long term.

With a diverse mix of equities, bonds, and alternative assets, this portfolio balances opportunity with stability. It's designed for investors comfortable with some market ups and downs in exchange for a higher return potential over time.



## **Gower Adventurous Portfolio**

The Gower Adventurous Portfolio is suited to clients seeking strong long-term growth and who are comfortable with a higher level of investment risk. Its objective is to deliver significantly higher returns than inflation and cash over time through a growth-focused strategy.

This portfolio has a greater allocation to equities and other growth assets, accepting short-term volatility as part of the journey. It's designed for those with a longer investment horizon and the confidence to stay invested through market fluctuations.



### Gower Ethical Portfolios

Gower Ethical portfolios are designed for clients who want their investments to align with their values. Available in both Cautious and Balanced options, they combine responsible investing with disciplined risk management. Each portfolio carefully selects funds that meet strict ethical, environmental, and social criteria. You don't have to compromise your principles to pursue long-term financial growth.



### Gower Global Technology Portfolio

Gower's Global Technology portfolio offers focused exposure to innovative companies shaping the future. It targets long-term growth by investing in sectors such as AI, cybersecurity and digital infrastructure. Designed for growth-oriented investors, it carries higher risk in pursuit of greater returns. This portfolio suits those confident in the long-term potential of global technology trends.

#### How to invest

Choose an approach that fits your lifestyle and financial goals. Whether you prefer to invest regularly or with a one-off lump sum, Gower offers flexible options to help you get started, and stay on track.

All investments are held securely on the Quilter platform, giving you peace of mind with easy access, clear reporting, and trusted oversight.

Start with regular contributions from just **£250 per month**

Invest a one-off **lump sum from £5,000**

Enjoy the flexibility to **add, pause, or adjust** your contributions as your circumstances change

**Whatever your journey, we'll help you invest with confidence.**

**FEES AND CHARGES:** Our remuneration is based solely on a clear and transparent fee only structure. There are no initial or exit fees, nor ongoing fund switching fees, and no minimum tie-in time periods. Specific fee levels will be confirmed in writing, in percentage and monetary terms, by your Gower Financial Planner before you place any business with us. There are no hidden fees levied or commissions payable to us on initial or subsequent investment transactions within the investments as managed by us. Through our 'Fee Only' structure, we have every incentive to grow, or in difficult market conditions preserve portfolio values.



## Our strategic partnerships

**To deliver the highest standards in investment management, we work with industry-leading partners who bring added rigour, insight, and innovation. These collaborations help us tailor your investment journey, enhancing personalisation, transparency, and long-term performance.**



### **EV Pro**

A leading risk profiling tool that helps ensure investment strategies are tailored precisely to each client's individual risk appetite and financial goals. Through a guided, evidence-based questionnaire, it assesses your attitude to risk, capacity for loss, and investment preferences—creating a clear, personalised risk profile. This helps Gower match you with the most suitable portfolio, balancing potential returns with the level of risk you're comfortable taking. With EV Pro, clients benefit from greater clarity, confidence, and peace of mind knowing their investments are aligned with both their goals and tolerance for risk.



### **Quilter Platform**

A platform that provides investors with streamlined access to over 5000 leading UK and global funds, all through a single, secure online portal. Designed for flexibility and control, it enables efficient portfolio management, and consolidation of assets in one place. With intuitive reporting tools and daily pricing, investors benefit from transparency, ease of administration, and the ability to adapt their investment strategy as their goals evolve. Partnering with Quilter allows Gower to deliver independent, expertly managed portfolios on a trusted, regulated platform.



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### **ARC (Asset Risk Consultants)**

Providing independent performance analysis and research that helps ensure Gower's investment solutions remain robust, competitive, and client-focused. By benchmarking our portfolios against a broad universe of discretionary investment managers, ARC offers an objective view of how your investments are performing. Their in-depth analysis considers both quantitative results and qualitative factors such as process, governance, and transparency giving you added reassurance that your portfolio is being managed to a high standard. With ARC's oversight, you benefit from greater accountability, enhanced due diligence, and confidence in the long-term strength of your investment strategy.



## Why Gower for your investments?

### Our approach

We combine the expertise of multiple fund managers to create diversified, risk-aligned portfolios. This multi manager approach reduces reliance on any single house view, offering flexibility, resilience, and a broader opportunity for growth—designed to perform in varied market conditions and tailored to your long-term financial goals.

### Our local expertise

Managed by our dedicated Guernsey-based investment team, with regular review and governance oversight.

### Our experienced leadership

Headed by Toby Birch, bringing decades of portfolio management experience.

### You-centric planning

Our portfolios can be integrated with Gower's financial planning advice to align them with life goals like retirement, education, or legacy planning.

### Full performance responsibility

We manage portfolios on a discretionary management basis. As such, we take on the responsibility for the performance of the monies that clients entrust to us.

### Detailed reporting

We provide full reporting through Quarterly valuations and investment commentary, along with the availability of review meetings and or discussions with us as required.

### Online access

With Gower's Personal Finance Portal, you can securely view your portfolio valuations anytime, anywhere. The platform offers 24/7 access to up-to-date investment information, keeping you informed and in control of your financial journey.

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**IMPORTANT NOTICE** Throughout this document, reference is made to 'Gower' and 'Investment Management by Gower'. These are trading styles of Gower Financial Services Limited, address as follows: Gower Financial Services Limited PO Box 131, Suite 1, Weighbridge House, Le Pollet, St Peter Port, Guernsey, GY1 3HJ. Gower Financial Services Limited clients are regarded as 'Retail' investors under the requirements of the Guernsey Financial Services Commission. Protection of Investors (Bailiwick of Guernsey) Law, 2020 and The lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

**TAXATION** The funds selected by Gower may be subject to tax within the tax jurisdiction in which the funds are domiciled. Investors may also be subject to taxation within their country of residence. Gower does not give tax advice. Potential investors should seek advice regarding their tax position from their existing tax advisers.

## Contact us

Speak with one of our advisers to start your investment journey.



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