



Investment Path.

Your path to investment & planning confidence.

GOWER.

Your lifelong financial partner.

Welcome to Gower

We believe financial planning is about people, not just numbers. For more than 20 years, we've been offering holistic financial planning and personalised advice to clients at all stages of life.

With Investment Path, you get a clear view of where you're heading. Whether you're saving for short, medium or long term financial goals, our sophisticated financial planning tools and expert guidance will help your goals become reality.

What is Investment Path?

Investment Path brings financial planning and investing together, ensuring your investments are aligned with your future goals.

1 Choose your goals

Whether that's anything from; buying a home, saving for school or university fees for your children, to making plans for your own retirement.

2 Create a Future Forecast

Visualise your financial future using our cash flow modeling service Future Forecast, including scenario based planning and stress tests to make your future investment decisions clearer.

3 Decide your risk

An evidence-based tool assessing your risk appetite, capacity for loss, and your personal preferences; ensuring a complete and tailored approach.

4 Start investing

Instead of relying on a single investment house or philosophy, we blend the expertise of multiple fund managers, each offering unique insights and specialisms. With a variety of risk-rated and specialist investment options, from cautious to adventurous, ethical to global technology. Start from just **£250 per month**, with the freedom to pause, increase, or adjust as life changes with optional lump sums from £5,000.

Your Future Forecast

Future Forecast combines our expert insights and advanced planning tools to analyse your current financial position and long-term goals, giving you confidence in your financial plans.

- Tell us about yourself
- Choose your goals
- Create your personalised roadmap
- See different scenarios
- Review annually
- Be confident about your future

Gower investment portfolios

You'll be matched to the right blend of multi asset investment strategies, from lower risk conservative 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

Our most cautious option, focused on capital preservation and liquidity. It aims to deliver returns in line with cash over the short term by investing solely in cash and high-quality cash equivalents. A stable, low-risk choice with minimal volatility and quick access to funds.



Gower Balanced Portfolio

A well-rounded portfolio combining growth potential with moderate risk. It invests across equities, bonds and alternatives to deliver consistent returns above inflation over the medium to long term. Suitable for investors comfortable with some market movement offering higher return potential over time.



Gower Ethical Portfolios

Available in Cautious and Balanced options, these portfolios align investments with ethical, environmental and social values. Each selects funds meeting strict criteria, offering responsible investing without compromising long-term growth or disciplined risk management.



Gower Cautious Portfolio

Designed for clients seeking steady growth with controlled risk. Aims to outperform deposit rates and inflation over time through diversified investments. Ideal for those prioritising stability, low volatility and long-term preservation of wealth.



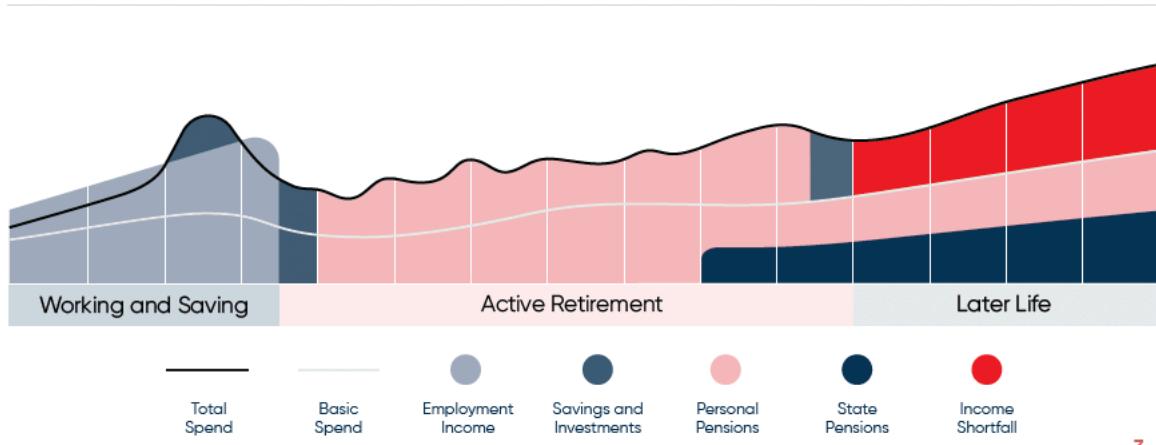
Gower Adventurous Portfolio

A growth-focused option for clients seeking stronger long-term returns and comfortable with higher risk. With greater exposure to equities and growth assets, it accepts short-term volatility in pursuit of significant long-term performance.



Gower Global Technology Portfolio

Focused exposure to innovative companies shaping the future, including AI, cybersecurity and digital infrastructure. Designed for growth-oriented investors comfortable with higher risk in pursuit of strong long-term returns driven by global tech trends.



Contact us

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

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RISK WARNING: Your Future Forecast is based on several assumptions including your financial position; investment returns and inflation. Forecasts are, therefore, subject to risks and uncertainties that could cause actual results to differ materially from the assumptions and represent only one of many possible outcomes.

Please note that the value of investments can go down as well as up, and you could get back less than your original investment. Past performance should not be used as a guide to future returns. Where investments are denominated in foreign currencies, changes in the rate of exchange may have an adverse effect on the value or price of the investment in Sterling terms.