

# Investment Philosophy



NICOLE HEALES FINANCIAL

DREAM, PLAN, DO.

## Our beliefs

Our priority is our clients, our aim is to create a world where your money works for you. Because of this we believe in a consistently applied set of investment principles to guide our decision making and in turn, ensuring our clients take control of their finances.

## Investment principals

Applying these fundamental principles can give our clients the best chance of success. These principles are inherent in our thinking and guide investment decisions. Regardless of the market cycle and irrespective of short-term noise, these principles ensure we can empower clients to be clever with money, so they relax and enjoy their life.

## Sustainable and Ethical investing

We favour sustainable and ethical investing, and where consistent with clients goals, we consider portfolios that align with environmental, social, and governance (ESG) principles while aiming for long-term financial growth.

## Our investment philosophy

Our investment research driven approach to portfolio construction is underpinned by five key beliefs:



### Active opportunities

Certain markets exhibit greater efficiency than others, creating opportunities for active management in specific asset classes when conditions are favourable.



### Quality first

Investments with a proven track record of long-term performance are essential for achieving sustained success.



### Managing investor behaviour

Education and informed decision-making are vital for building and maintaining long-term wealth.



### Cost and value

It is crucial to select investments that are cost-efficient and offer clear underlying value.



### Strategic at the core

Taking a considered approach to investment selection, including implementing strategic asset allocation, helps clients achieve long-term financial goals by balancing risk and optimizing potential returns across market cycles.



## Risk managed performance.

Smoothing out returns by forgoing some potential upside, whilst limiting the downside, will result in superior long-term performance. Philosophically aligned to this belief, our portfolios are designed to keep pace with market returns while outperforming the market during a downturn.



## Our trusted investment partners.

We choose to partner with external investment experts as it will result in better outcomes for our clients, responding efficiently and effectively to market conditions. With an external investment partner, we can then focus on assisting our clients to make positive financial changes by understanding the motivation behind their own money habits.

## Get in touch



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