



An introduction to
smartersuccess™

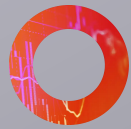
*Giving you **control** over an investment
proposition you have **confidence** in.*

albion

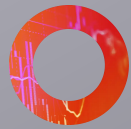
*We **care** about your investment
proposition.*

Get in touch 

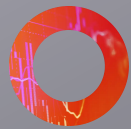
smarter**success**TM



Gives you confidence and control over your investment proposition.



Enables you to offer an industry-leading investment proposition to clients, supported by an efficient – but comprehensive – governance process.



Helps you to provide consistent outcomes to clients, and add value to the proposition you offer.

Passionate about investing™

Get in touch 

*We value
long term relationships,
just as you do with your clients*

*We have been engaged with
some of our clients for
more than*

15 years

Get in touch 

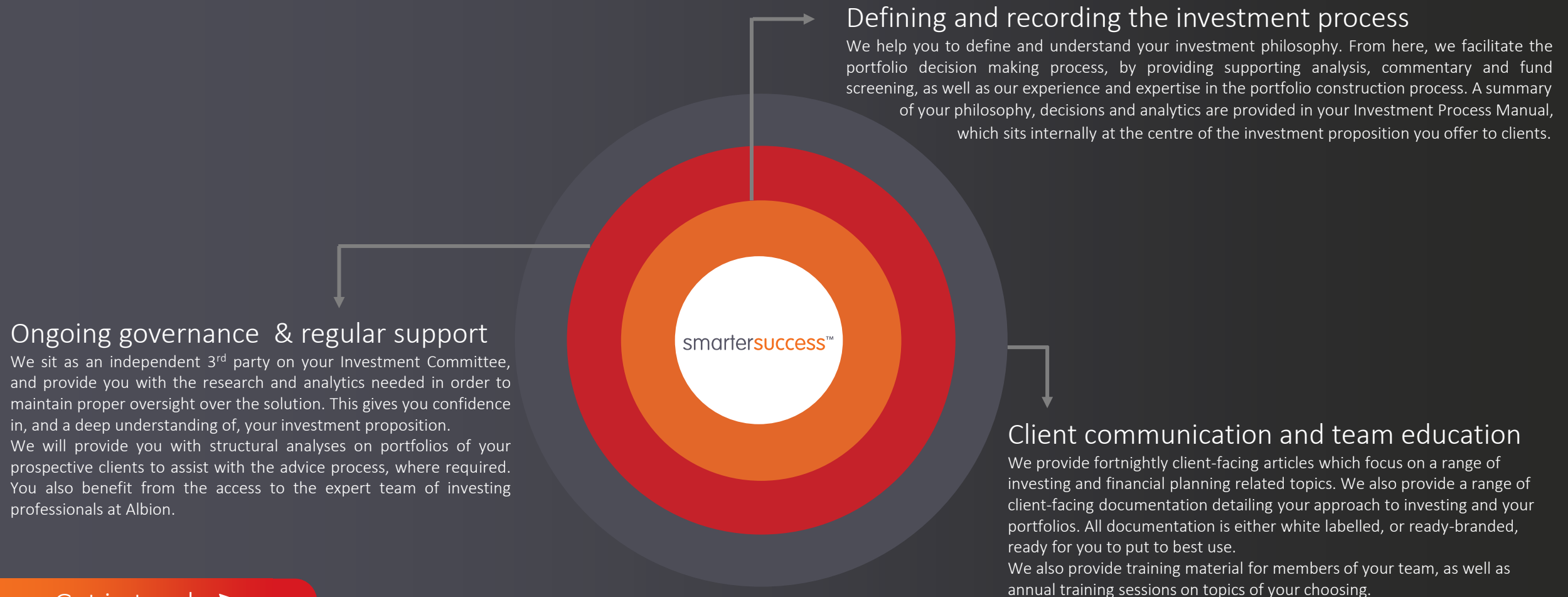
Put simply, the smarterSUCCESS™ service enables financial planning firms like yours to have complete control over, and high confidence in, providing an industry-leading investment proposition to your clients.

Get in touch 

smarter**success**™

Core layers of the service

The smarter**success**™ service is designed to support **leading financial planning firms** in providing a **high-quality investment proposition** to clients, supported by a robust **governance** process along with clear, simple, and consistent **communications**. There are three core elements of the smarter**success**™ service.



Get in touch 

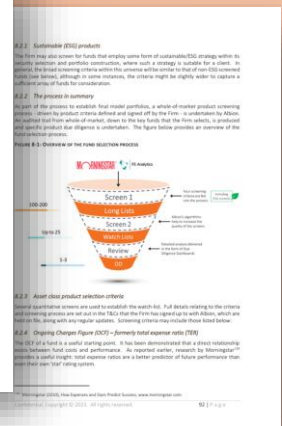
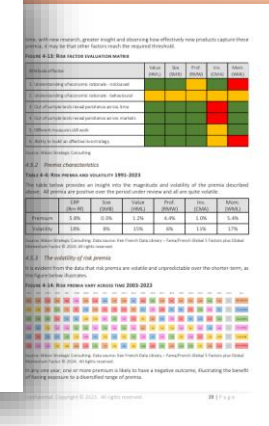
smarter**success**™

Defining and recording the investment process

Ongoing governance & regular support

Client communication and team education

smarter**success**™



Portfolio: Global equity, published for Firm's use on 20/06/2016. Data from 1/1/88 to 30/06/16

	FD	FD0	FD1	FD2	FD3	FD4	FD5	FD6	FD7	FD8	FD9	FD10
Global assets	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Global developed equity (market)	0.0%	4.1%	8.1%	12.2%	16.2%	20.1%	24.1%	28.0%	32.0%	35.9%	39.9%	43.9%
Global developed equity (small)	0.0%	1.4%	2.7%	4.1%	5.4%	6.8%	8.1%	9.5%	10.8%	12.2%	13.5%	14.9%
Global developed equity (micro)	0.0%	1.4%	2.7%	4.1%	5.4%	6.8%	8.1%	9.5%	10.8%	12.2%	13.5%	14.9%
Emerging markets (market)	0.0%	1.6%	3.1%	4.6%	6.0%	7.5%	8.9%	10.3%	11.7%	13.1%	14.5%	15.9%
Emerging markets (small)	0.0%	0.5%	0.9%	1.4%	1.9%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	4.9%
Emerging markets (micro)	0.0%	0.5%	0.9%	1.4%	1.9%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	4.9%
Global alternative (market)	0.0%	0.5%	0.9%	1.4%	1.9%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	4.9%
Global alternative (small)	0.0%	0.5%	0.9%	1.4%	1.9%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	4.9%
Global alternative (micro)	0.0%	0.5%	0.9%	1.4%	1.9%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	4.9%
Defensive assets	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%	0%
Global short dated bonds (1-3, hedgefnd)	100.0%	90.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	10.0%	0.0%	0.0%
Total	100.0%	90.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	10.0%	0.0%	0.0%



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Absolute annualised nominal returns to Sep-23 - before inflation

20 Year	10 Year	5 Year	Year-To-Date
UK Equity Broad market	5.0%	4.2%	2.2%
Value	5.0%	4.2%	2.2%
Growth	5.0%	4.2%	2.2%
Quality	5.0%	4.2%	2.2%
Global Equity Broad market	11.0%	8.7%	3.3%
Value	11.0%	8.7%	3.3%
Growth	11.0%	8.7%	3.3%
Quality	11.0%	8.7%	3.3%
Emerging Market Equity Broad market	9.0%	6.0%	0.9%
Value	9.0%	6.0%	0.9%
Growth	9.0%	6.0%	0.9%
Quality	9.0%	6.0%	0.9%
Global Commercial Property	7.0%	7.0%	1.0%
Cash	1.0%	1.0%	1.0%
Global Short-Dated Bonds	3.0%	3.0%	1.0%
UK Index	0.5%	0.5%	0.5%
Global Inflation	0.5%	0.5%	0.5%
UK Inflation	0.5%	0.5%	0.5%
Global Inflation	0.5%	0.5%	0.5%
UK Inflation	0.5%	0.5%	0.5%
Global Inflation	0.5%	0.5%	0.5%
UK Inflation	0.5%	0.5%	0.5%

Data source: Morningstar Direct (refer to page 9 for data series used). Copyright © All rights reserved 2023



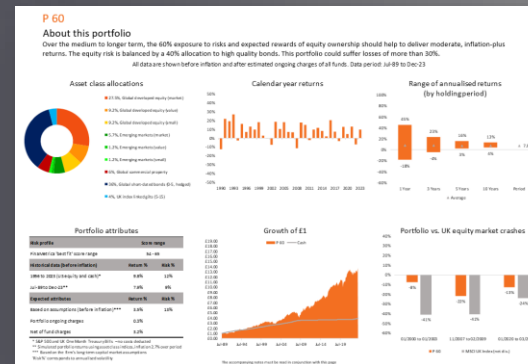
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Talk yourself out of the market portfolio

A straightforward way for an investor to participate in capital markets is to own a diversified basket of stocks of companies from around the world, which can be achieved by owning a global equity fund. Perhaps a global market index tracker.

These days, this can be done cheaply and with ease. Consider this quote from Eugene Fama, often called the father of modern finance:

You have to talk yourself out of the market portfolio.

Eugene Fama, speaking with The Motley Fool Investor Podcast, May 2020

This gives us a sensible starting point for building a portfolio. There are, however, a number of good reasons to talk oneself out of the market portfolio. All of these reasons are – as should always be the case – backed by a deep foundation of evidence.

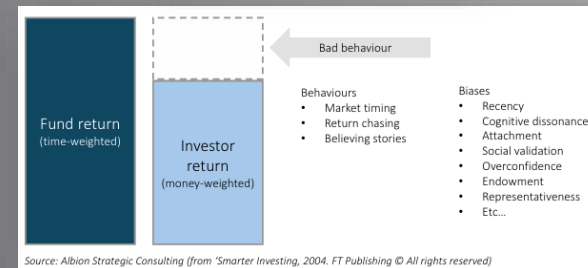
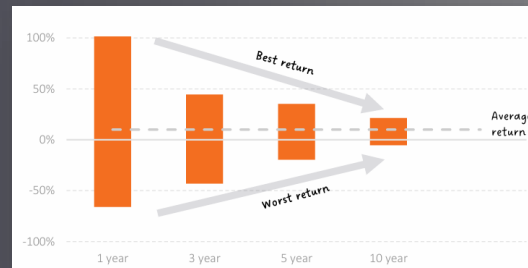
Decades of evidence suggest that groups of companies with certain characteristics exhibit different returns, as a whole, to the market. The difference in returns can be explained by the different risks inherent in these groups of companies. Examples include 'value' and 'smaller companies', or 'small caps'.

The reason for holding exposures – or 'tilts' – to such companies is twofold:

1. Excess expected returns.
2. Excess expected returns.

On the basis of the higher risks involved with owning stocks in companies classed as value or small cap, it is reasonable to expect higher returns over the long term. This is – like most things in investing – by no means a guarantee. However, the longer an investor holds such portfolio exposures the greater the chance they have to enjoy the long term expected outcomes.

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Get in touch



Who we work with, and who we are

70 firms

Portfolio assets under management

>£23 billion

Firms of all sizes

CISI Accredited firms

Between

1-100+
employees

22 / 65

All invest in a low cost, systematic way

- Founded by Tim Hale in 2001
- Work with the UK's leading financial planning firms
- Our clients adopt a systematic, evidence-based approach to investing

Get in touch 

Get in touch

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