

# GAM WEALTH MANAGEMENT



GAM  
Investments



GAM's purpose is to protect and enhance our clients' financial future by attracting and empowering the brightest minds to provide investment leadership, innovation and sustainable thinking. By living our purpose every day, we believe that we can realise our vision of building the most respected specialist active investment manager and trusted solutions and services platform in the world.

**Elmar Zumbuehl**  
Group Chief Executive Officer

GAM Wealth Management provides investment solutions to High Net Worth individuals, Family Offices, Charities and Foundations with the primary goal of delivering strong investment performance, first-class client service, innovative thought leadership and access to a sustainable way of investing. Our relationship managers in the UK and Switzerland are entirely focused on delivering a highly personalised and relevant service to our clients.

**Martin Jufer**  
Global Head of Wealth Management



## OUR CLIENTS

Since 1983, GAM has focused on delivering exceptional and dynamic investment services to some of the world's most sophisticated and successful individuals, families and charitable foundations.

Our Wealth Management business continues to strive for excellence in terms of performance and client service, and has won many industry awards over the years.

At the heart of what we do is the individual, be that an entrepreneur considering their wealth "jigsaw" following the sale of a business, the key advisor to a family office requiring a co-ordinated approach to strategy and reporting, the company owner / director requiring pension asset management, or a trustee seeking robust and excellent returns. Our aim is to make our clients' investments lives simple, while providing them with innovative and successful investment capabilities.

### Private Clients

- Our clients are a diverse range of UK and international families and individuals.
- From personal portfolios, ISAs and pensions to trusts and charitable foundations, our deep expertise enables us to create bespoke investment solutions to meet specific requirements.
- Our client investment aims range from creating long-term capital growth to the generation of cash plus income, to above inflation returns, to the investment of a lump sum, investments for family members or sustainable investment portfolios.
- From strategy design to management, we work alongside clients' advisors to provide seamless and excellent service.

### Charities

- Our charity / charitable foundation clients have distinct requirements that GAM has successfully managed for many decades.
- Our remit is broad and we work actively with trustees, whether generating income from grant making, reflecting the ESG profile of the charity or creating an innovative investment strategy for a specific charity.
- Active and relevant communications with our charity clients are key, hence we frequently develop bespoke reporting capabilities for their specific needs.
- GAM has a long track record in sustainable investments, something that we actively access for all our clients.

### Family Offices

- We work with some of the world's largest family offices, and are well positioned to assist clients wherever they are.
- From sophisticated Private Labelling and consolidated reporting solutions to access to leading alternative asset managers globally within the private equity, private debt and hedge fund communities.
- We remain focused on achieving excellence via an independent platform.
- We always strive for the best solution - provided by GAM or one of our extensive network of family office advisors.

## KEY ELEMENTS

- **“Best of breed”** – we have always believed that no single investment house can be the best investment manager of every asset class, at any one time. Instead, we work with many other investment houses to select the best managers globally, gain access to markets or sectors and maximise the chances of achieving clients’ long-term investment goals.
- **Active Asset Allocation** – well-informed, active asset allocation is the largest determinant of long-term investment performance. Equities are the starting point for our multi asset portfolios and we use them extensively, however we seek to moderate the accompanying volatility via capital preservation assets, often in niche, overlooked areas (that many of our competitors lack the resources or expertise to cover) but that offer strong diversification properties.
- **“TAG”** – we recognise that the investment element of an individual’s or family’s wealth management is only a part of the overall “wealth jigsaw”. As such, we work actively with leading advisors globally in the fields of tax, law, trust and fiduciary services, banking, art advisory and property, to create a “Trusted Advisors Group” (TAG), to assist and guide our clients.
- **Excellence** – GAM’s Wealth Management business has won many industry awards over the years, recognising not only our investment performance, but also our service quality and innovative approach to investment management.

Strong 35+ Year Heritage	Best In Class Manager Selection and Research	Unconstrained Approach
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## AT A GLANCE: OUR APPROACH

**Funds of funds approach** – allows for a cost-effective level of diversification and an open architecture approach to fund selection.

**Active investment style** – our knowledge and expertise allow us to access the entire investment universe across the asset class spectrum, through the use of both active and passive investment funds.

**Wide range of strategies** – from globally invested segregated discretionary portfolios to more UK-orientated Managed Fund Solutions to simple ‘execution only’ services.

Segregated Discretionary portfolios	Sustainable Investments (ESG / SRI)	Active portfolio of “passives”	Managed Portfolio Service	Advisory & Execution Only Services
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## AT A GLANCE: OUR PROCESS

Whatever approach suits your potential strategy, budget, risk appetite or style, we are happy to explore all options to ensure that it fits your specific needs.

A detailed conversation with either yourself or your key advisor enables us to establish the ambitions of your future investments. We are then able to start developing an investment strategy that suits you.



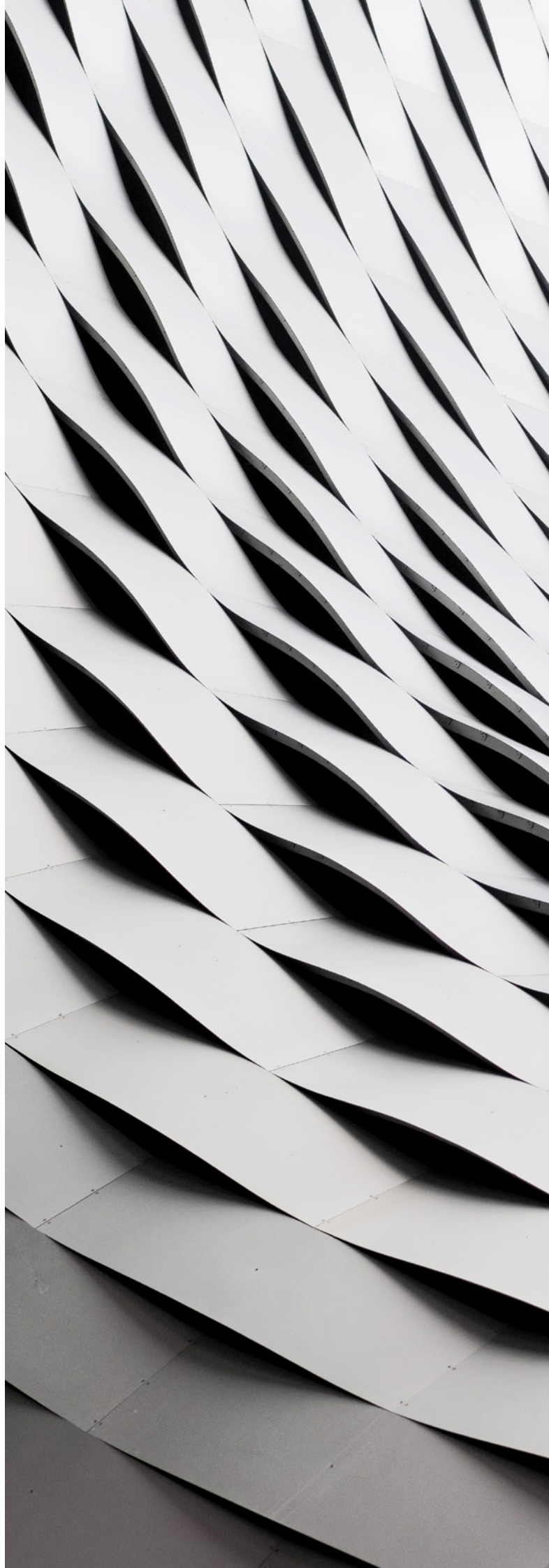


## **AT A GLANCE: CLIENT SERVICE**

Client service is key to each and every client relationship. Each client has a dedicated team of experienced relationship managers (with over 20 years' average industry experience) overseeing their investments and ensuring that the investment process, once established, remains central to the overall relationship.

Regular meetings, either online or with your relationship manager to review your portfolio or discuss markets and investments are welcomed.

Access to portfolio information via our secure online portal gives you the freedom to monitor your portfolio at your convenience.



Examples of how we work with our clients can best be evidenced by some case studies:

## CASE STUDIES



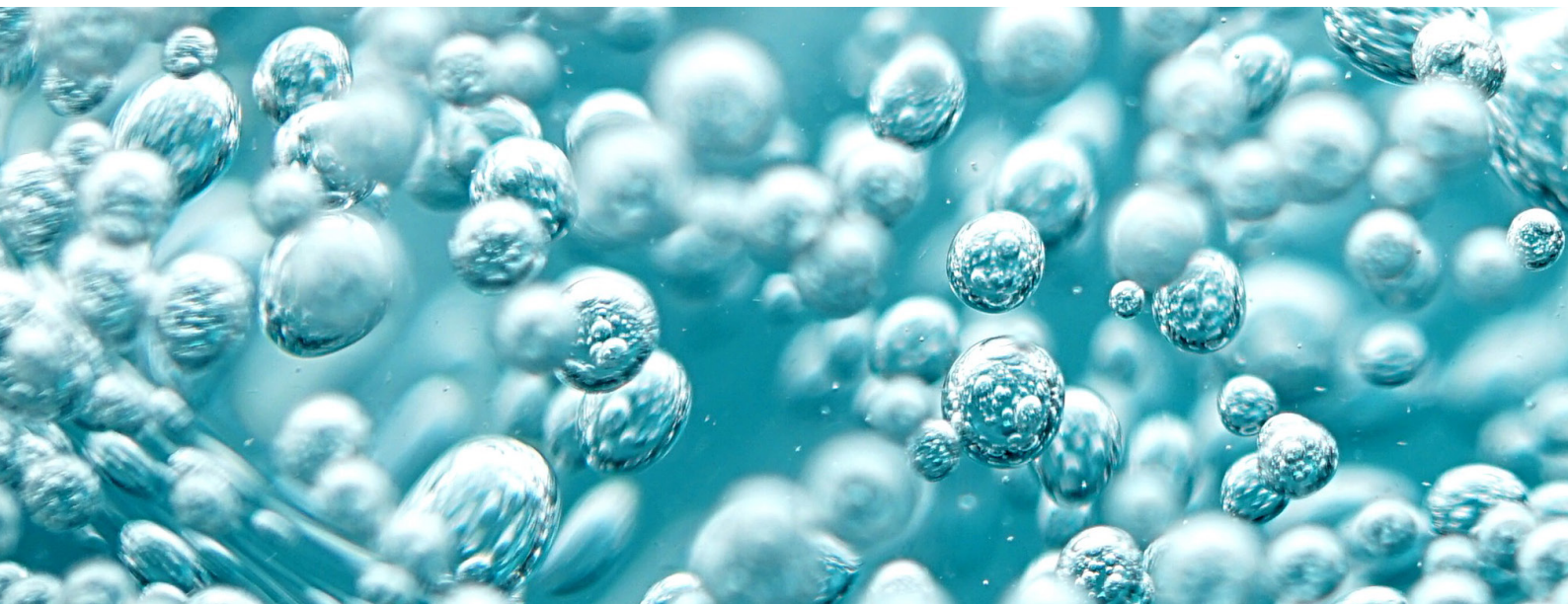
### Technology Entrepreneur

Having already established a relationship with the GAM Wealth Management team, our client was able to access independent financial planning, tax planning advice and a high quality, relationship based, day-to-day banking relationship via GAM's "TAG" approach. The client was able to arrange for his business to be transferred into a tax-efficient structure that would also allow for IHT in the future to be mitigated. This also allowed other family members to be actively involved in the management of the future investment company. Upon sale of the business, the GAM Wealth Management team worked closely with the family to understand the future requirements of the new capital and how best it should be invested. This involved working with the client's financial advisors to establish cash flow forecasting of the new assets and also consider the creation of a charitable foundation focused upon education and technology in the local area. At present, GAM is involved in management and advice relating to personal funds, ISAs, pensions, a family investment company and the development of a charitable foundation for all members of the family.



### Consolidation of UK Pension Assets

A UK-based individual approached GAM as he wanted to consolidate the assets held within his defined benefit (final salary) pension scheme and his defined contribution (DC) pension scheme, and have flexibility in terms of the underlying managers invested into. The client also required a personal and active service (his SIPP provider at the time was not very responsive and only offered a limited range of fund options for him to invest into). GAM introduced the client to an independent financial planner, via the client's proposed "TAG" team, who helped to move the DC pension scheme. The client now has far greater investment flexibility using GAM as his investment manager, while also using a SIPP platform that is considerably more competitive than the client's previous provider. He is now moving his final salary scheme to his new SIPP, and this will also be managed by GAM.







### UK based, International Owner Manager

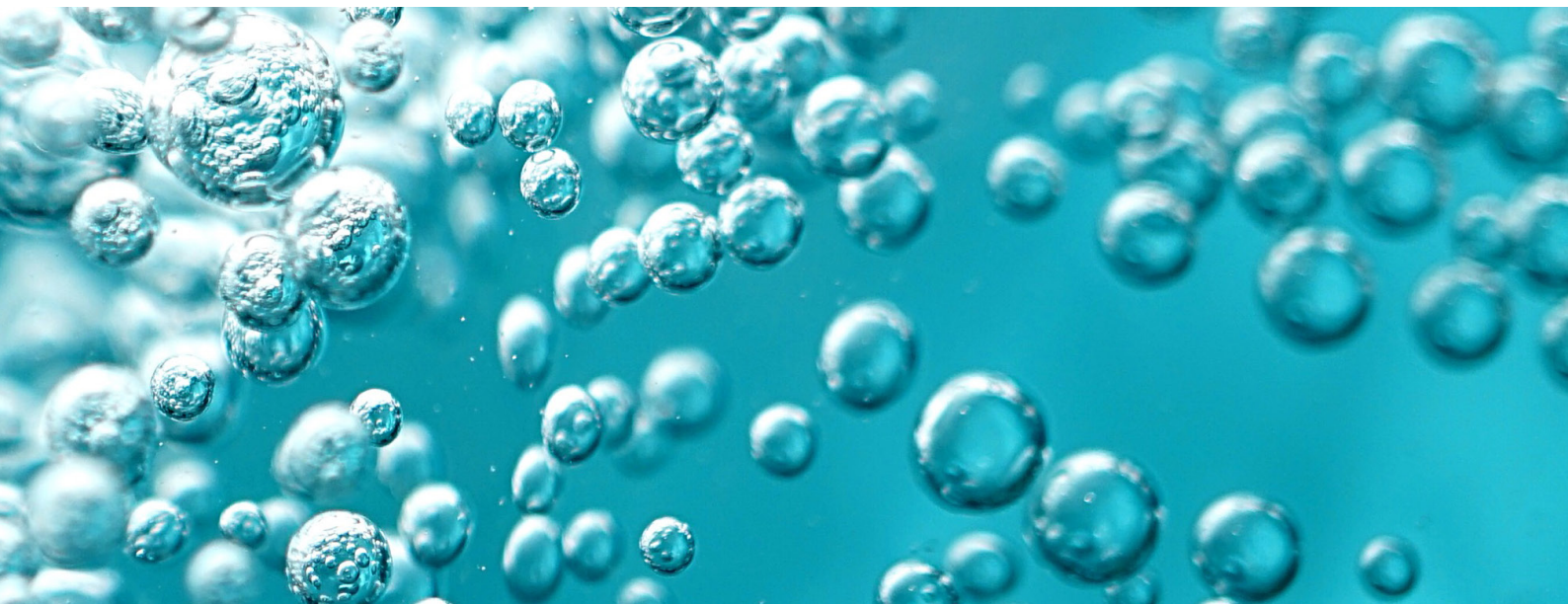
Following the sale of their international business, a UK-located family via their UK-based tax advisors, appointed GAM to provide a holistic approach to the investment management of the family's worldwide investment assets. Prior to the sale of their business, the family had taken a large amount of tax advice in order to ensure the transaction was as tax efficient as possible for the family, hence it was vital that on-going investment work matched this. Having acquired various "pools" of wealth over many years, the family wished to consolidate all their wealth management following the sale of the business, in a way that would make sense for them financially and also operationally. GAM provides them with investment management services for their international assets, their legacy UK investments (ISAs & SIPPS), additional execution services for the structured sell down of their overseas holdings, and general day-to-day provision and management of cash flow.



### UK Based Charity

The trustees of a large UK-registered charity had decided to adjust the investment strategy of their portfolio managed by GAM to be more ESG-compliant, hence had decided to migrate to an ESG compliant strategy, using a Norwegian sovereign wealth fund as the benchmark in terms of investment restrictions. Using GAM's Governance and Responsible Investing (GRI) team, we screened the existing portfolio using required ESG filters and identified those existing fund and ETF holdings investing in industries such as arms manufacturing, gambling and hydrocarbon energy that were no longer compliant with the new ESG restrictions in place. Having disposed of various non-compliant holdings as identified by the ESG filter process, GAM's experienced fund research team identified and selected appropriate ESG-compliant funds to replace those funds removed, many of which were factor-invested ETFs where the cost for the client was considerably lower than the more traditional approach.

If you would like to learn more about the GAM Wealth Management team, please contact one of the team members shown on page 12 of this document.





In these uncertain times, clients are worrying more than ever about how to protect and build their wealth, and who to trust. These questions have defined GAM's approach to managing portfolios and selecting managers since 1983.







GAM pioneered the open architecture approach to investment management in 1983. This approach draws on both in-house GAM strategies and external managers, to invest with a selection of the world's best managers across asset classes.

**Arun Shetty,**  
Head of Wealth Management, UK







What matters most to our clients are robust and excellent returns, clear communication and attentive client service. Our commitment to transparent communication has been rewarded with long-term client relationships over many years.

**Alistair Drage,**  
Senior Client Relationship Manager

## CONTACT DETAILS

If you would like to discuss your particular financial situation with one of the team, please feel free to contact us directly.



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