



IBOSS

**THE IBOSS METHOD
FOR MANAGING MONEY**

INVESTMENT AIM & OBJECTIVES

Our belief is in a proactive, rather than reactive, investment approach and embodies the pursuit of long-term investment success with a smooth and stable investment journey. All portfolios aim to achieve investment characteristics that we feel benefit you, the client.

At IBOSS, our aim is simple: we aim to achieve returns that are higher than the average of similar comparable investments, while making sure that they are in line with your personal risk tolerance, and with minimal bumps (volatility) and shorter drops (drawdowns) along the way.

To assess whether we fulfil the brief, we measure the portfolios against their own individual benchmarks, a standard measure or a point of reference that we use to assess and track how our investments perform. These benchmarks outline the performance, volatility, and drawdowns of an average investment portfolio at a similar risk level.



INVESTMENT PHILOSOPHY

Our core principles have remained unchanged since our launch in 2008. When combined, we believe these attributes will support our aim.

1 Don't put all of your eggs in one basket (diversification*).

At IBOSS, we believe that holding a broad range of investments is essential to meeting your long-term investment goals. As you know, investments can fall and rise, but a well-constructed portfolio should contain a variety of investments that perform well in different economic conditions.

If sufficiently diversified, we have found that portfolios can benefit from:

Reduced Volatility. Investments with lower volatility are generally considered safer, offering a smoother ride with fewer ups and downs.

Lower Maximum Drawdowns. Maximum Drawdowns highlight the worst period for an investment. i.e. if you were to buy at the top and sell at the bottom, drawdowns, whilst expected, can be worrying to investors, and a more manageable drawdown can help maintain focus on longer-term investment goals.

Exposure to a broader range of opportunities. Diversification isn't all about reducing volatility. It also ensures that the portfolio remains exposed to a wider range of markets and investment opportunities.

The IBOSS portfolios hold an extensive selection of assets on your behalf, including stocks and shares, bonds, property, and cash. The holdings of each asset vary depending on your approach to risk, however, diversification (not putting your eggs in one basket) remains a cornerstone of the IBOSS investment philosophy and consistent across all portfolios.

* Please note: Diversification does not eliminate the risk of loss entirely, and the value of investments can go down as well as up, meaning you may not get back the amount you originally invested.

2 Maintain independent decision-making.

The IBOSS investment team will select the funds for your portfolio across the whole market; they are not tied to any investment house or product. Your portfolio is constructed using funds the team believes are the most suitable.

As such, you should expect your portfolio to contain a variety of funds managed in various styles by different fund houses and managers.

The portfolios are overseen by Chris Metcalfe, who has led the team since 2008. Chris is supported by a team of experienced investment professionals, including Investment Analysts, Managers and a Macroeconomist, who contribute ideas, insights and research.

3 All Investors should benefit from size & scale*.

Over the period, the IBOSS team has become well-known within the industry and, alongside its parent company, Kingswood, benefits from its size and scale. In short, many of the funds in your portfolio are cheaper than the standard market rate, and savings are passed on directly to you.

* Please note: While cost efficiencies can benefit overall portfolio performance, they do not guarantee positive investment outcomes.

4 Communicate clearly.

We firmly believe that working with your adviser to communicate the investment decisions within your portfolio clearly and consistently is key to achieving your long-term investment goals.

Investing does come with risks, and markets do not always work in your favour, however, even the trickiest market conditions can present opportunities for patient investors. In order to position your portfolio for ever-changing market conditions, we instruct changes to your portfolios four times per year and in-between if necessary.

We also offer an optional quarterly service which explains each decision and provides an overview of current factors affecting markets and your portfolio.



Industry Recognition

Don't just take our word for it – our performance, service, and communications have earned us multiple industry awards over the years, as voted for by advisers and expert judging panels including the FTAdviser 5-Star Award for five consecutive years, more than any other DFM provider: a testament to our unwavering commitment to service excellence.



The IBOSS MPS range is also 5 Star rated by Defaqto, this shows it provides one of the highest quality offerings available on the market. Our Core MPS range has also achieved the 5 Diamond Rating, meaning it offers excellent propositions relative to the peer group across charges and other fund manager features.

Unlike consumer reviews, Defaqto ratings are based on facts, not opinions.

Important Information

- **Risk Warnings:** All investments carry risk, and the value of your portfolio can go down as well as up. You may not get back the amount you originally invested.
- **Past Performance:** Past performance is not a reliable indicator of future results.
- **Individual Circumstances:** Portfolios are tailored to your risk level and objectives, but they do not guarantee specific returns.

IBOSS Asset Management Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register Number 697866.

IBOSS Asset Management Limited is owned by Kingswood Holdings Limited, an AIM Listed company incorporated in Guernsey (registered number: 42316).

IBOSS Limited (Portfolio Management Service) is a non regulated organisation and provides model portfolio research and outsourced white labelling administration service to support IFA firms, it is owned by Kingswood Holding Limited; the same group who own IBOSS Asset Management Limited.

Registered Office is the same: 2 Sceptre House, Hornbeam Square North, Harrogate, HG2 8PB. Registered in England No: 6427223.

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