

Working in Partnership

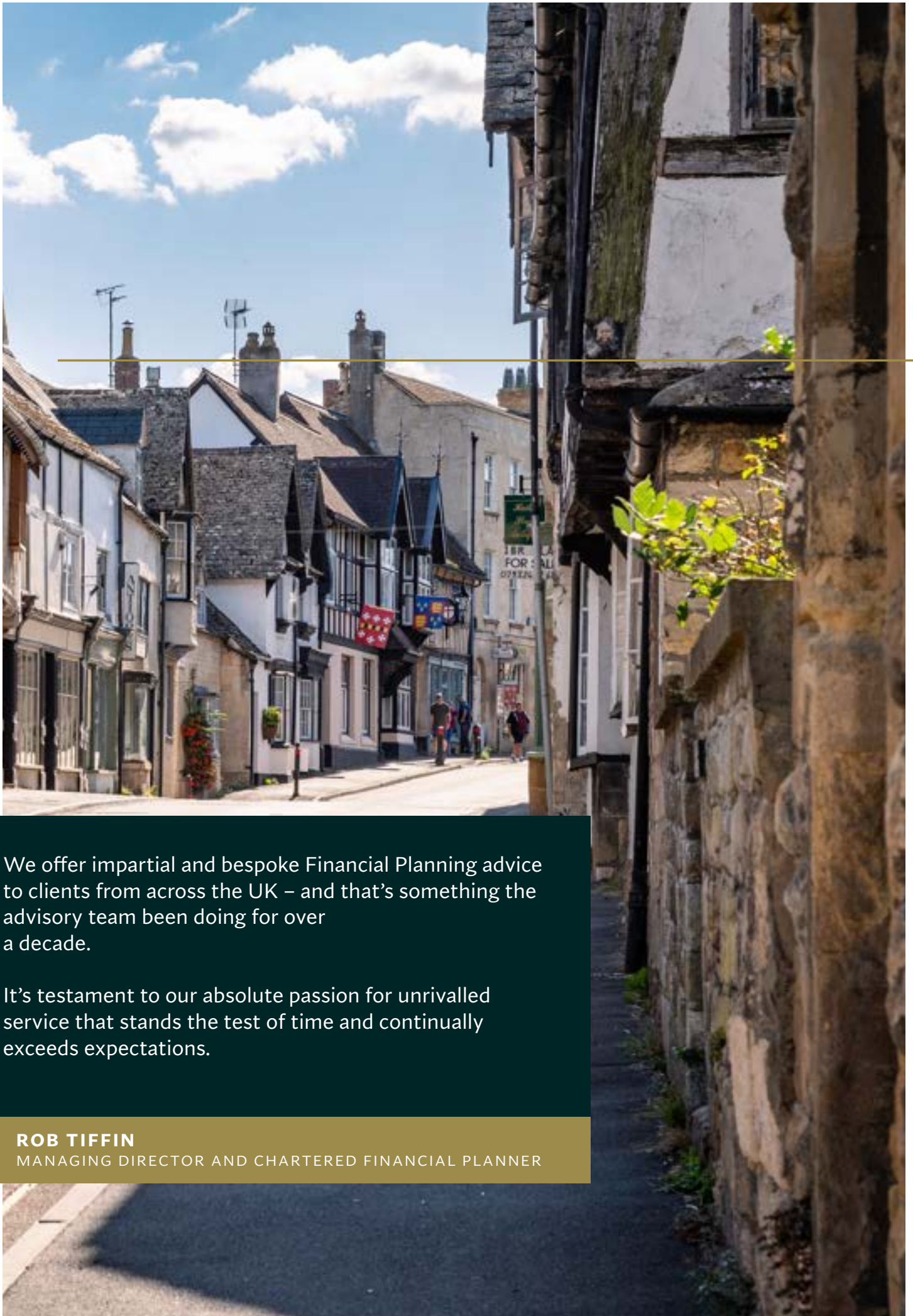


BinaryCapital

Altior Index **Model Portfolio Service**

Putting you in control of your financial future.

2025



We offer impartial and bespoke Financial Planning advice to clients from across the UK – and that’s something the advisory team been doing for over a decade.

It’s testament to our absolute passion for unrivalled service that stands the test of time and continually exceeds expectations.

ROB TIFFIN
MANAGING DIRECTOR AND CHARTERED FINANCIAL PLANNER

Experts working in partnership with **you.**



Financial Planning

Your Altior adviser will work with you to establish your objectives in life and construct a financial plan to enable you to achieve them.

- Retirement planning
- Cash-flow forecasting
- Pension advice
- Advice on tax-efficient investing
- Inheritance tax and estate planning
- Life and critical illness insurance
- Family investment



Investment Expertise

Binary Capital will then use their investment expertise to manage a portfolio designed to help turn that financial plan into a reality.

- Constructing and managing 'all-in-one' portfolios
- Diversifying exposure across a range of global assets
- Ensuring the optimum mix of those different assets
- Daily monitoring of portfolios
- Matching portfolios to different risk profiles
- Daily monitoring of portfolios
- Rebalancing portfolios as conditions change
- Selecting the best funds to achieve that mix

How Altior can help you **achieve** your goals in life.

We are driven by our steadfast commitment to excellence in wealth management.

We deliver a team of educated, experienced and action-oriented professionals dedicated to helping you achieve your goals.

From our base in the beautiful Cotswold village of Winchcombe, we offer impartial and bespoke Financial Planning advice to clients from across the UK – and that’s something the advisory team been doing for over a decade.

Altior is headed by the award-winning chartered financial planner Rob Tiffin. Having qualified as an Independent Financial Planner in 2008, Rob went on to be announced in Citywire Wealth Manager’s inaugural ‘Top 30 under 30’ Wealth Manager awards.

At Altior, we feel too many other financial planning firms seem only focused on gross investment returns and pay little heed to taxes or to helping clients achieve specific financial goals.

As expert financial planners we also ensure that your investments are managed by a world-class team, who share our commitment to achieving exceptional outcomes for our clients.

That is why we have selected Binary Capital as one of our key investment partners. Binary Capital share our client-focused philosophy and have won a succession of awards for investment excellence.



ROB TIFFIN
MANAGING DIRECTOR AND
CHARTERED FINANCIAL PLANNER



A world class team to manage your investments.

Binary Capital have been managing investors' money since 2018 and the expertise and experience of their team has established them as a leader in the world of model portfolio investing. Binary's highly experienced multi-asset team manage our range of

index-tracking risk-graded portfolios. They decide the optimum mix of global investment assets to match selected risk profiles and constantly monitor and rebalance our portfolios, in line with the changing global macroeconomic backdrop.



SAFTAR SARWAR
CHIEF INVESTMENT OFFICER



Chris Li
Investment Strategist



AMIR MIAH
PORTOFLIO MANAGER



SAM BOUGHTON
CLIENT SERVICE DIRECTOR

Evidence Based Investing

Altior Index MPS

The Altior Index Model Portfolio Service, is a suite of investment portfolios designed and managed exclusively for Altior Asset Management.

There are six portfolios within the range, each with varying amounts of stock market risk, ensuring a perfect fit with your risk profile. The portfolios are designed for investors in search of:

- A core portfolio that is highly diversified in approach.
- Fits your risk tolerance and appetite for risk.
- Is low-cost when compared to industry averages.
- Is highly transparent – fully transparent on all costs and charges, underlying funds and holdings, with monthly and quarterly reporting and on demand transparency as and when required.

Investment Philosophy behind Altior Index Model Portfolio Service

Talking about an ‘investment philosophy’ can sound a bit lofty, but it’s really just a set of guiding principles that govern the way we manage your money for you.

Different types of wealth managers will take different routes, but we believe in an ‘evidence-based’ approach. It means the decisions we take with your money are based on the results of long-term market observations and empirical research.

We’ll never act on a hunch, use guesswork, or try to ‘beat the market’ – because the evidence shows you can’t. Some managers may get ahead for a little while, but doing it consistently is extremely difficult and it racks up unnecessary cost.



Vanguard® **BlackRock®**



Featured Investment Houses

We invest in fund solutions from the very best investment houses in the world. Above are examples of fund houses that we invest alongside.

Why the Altior Index portfolio?

- A very competitive price point at only 0.08% p.a. annual management charge.
- A simple and transparent approach to gaining global market exposure aligned to our independent asset allocation framework.
- 100% whole of market fund selection, with best-in-class selection criteria – targeting low cost and low tracking error. Investing across reputable index fund providers.

What will we be investing in?

- Your portfolio will comprise of tracker funds that physically replicate indices such as the S&P 500 and FTSE 100.
- The portfolio range invests in low-cost investment strategies.



Understanding Our Risk Profiles

Ensuring a perfect fit with your financial goals

Our model portfolios are tailored to six distinct risk profiles ranging from 3 to 8.



	Altior Index 3	Altior Index 4	Altior Index 5	Altior Index 6	Altior Index 7	Altior Index 8
Equity Risk (%)	0 – 35%	25 – 55%	45 – 75%	65 – 95%	85%+	95%+
Typical Equity Allocation	20%	40%	60%	80%	90%	97%
5-Year Volatility Target	1.0 – 6.0	3.0 – 8.0	5.0 – 11.0	7.0 – 13.0	11.0 – 15.0	11.0 – 16.0

DATA SOURCE: MORNINGSTAR DIRECT INCEPTION DATE: 02/01/2019. THE FIVE-YEAR ANNUALISED RETURN TARGET IS CALCULATED AS THE AVERAGE UK CONSUMER PRICE INDEX (CPI) INFLATION RATE OVER THE PERIOD FROM 1989 TO JANUARY 2025, PLUS THE ADDITIONAL RETURN TARGET.

Binary Capital Annual Management Charge (AMC)

- This is the charge taken by Binary Capital for investment management services.

Total Costs

- This is the total of the Underlying Ongoing Charges Figure (OCF) and the Binary Capital Annual Management Charge (AMC).

The total cost does not include other costs that may be incurred such as an adviser fee and platform charges.

Underlying OCF

- These are the charges associated with the management of the funds the portfolio invests in. These costs may include transaction fees, legal and regulatory expenses, audit fees, and other administrative costs that are necessary for the fund's operation and are passed on to the fund's shareholders.
- The Underlying OCF will vary over time in line with the portfolio's fund selection and asset allocation mix.

Understanding Costs

	Altior Index 3	Altior Index 4	Altior Index 5	Altior Index 6	Altior Index 7	Altior Index 8
OCF	0.12%	0.11%	0.11%	0.11%	0.10%	0.10%
Binary MPS Charge	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
Total Cost	0.20%	0.19%	0.19%	0.19%	0.18%	0.18%



Disclaimer

The Information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest.

Any Information may not be suitable for all investors and investors must make their own investment decisions using their own independent advisors and relevant offering material. Any investment decisions must be based upon an investor's specific financial situation and investment objectives.

Income from an investment may fluctuate and the price or value of any financial instruments referenced in this document may rise or fall.

Past performance is not necessarily indicative of future results. We assume no responsibility or liability for the correctness, accuracy, timeliness or completeness of the information. We do not accept any responsibility to update the information.

Any views, opinions or assumptions may be subject to change without notice.

The FCA does not regulate will writing and taxation and trust advice. The guidance contained within this document is subject to the UK regulatory regime, and is therefore targeted at consumers based in the UK.



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