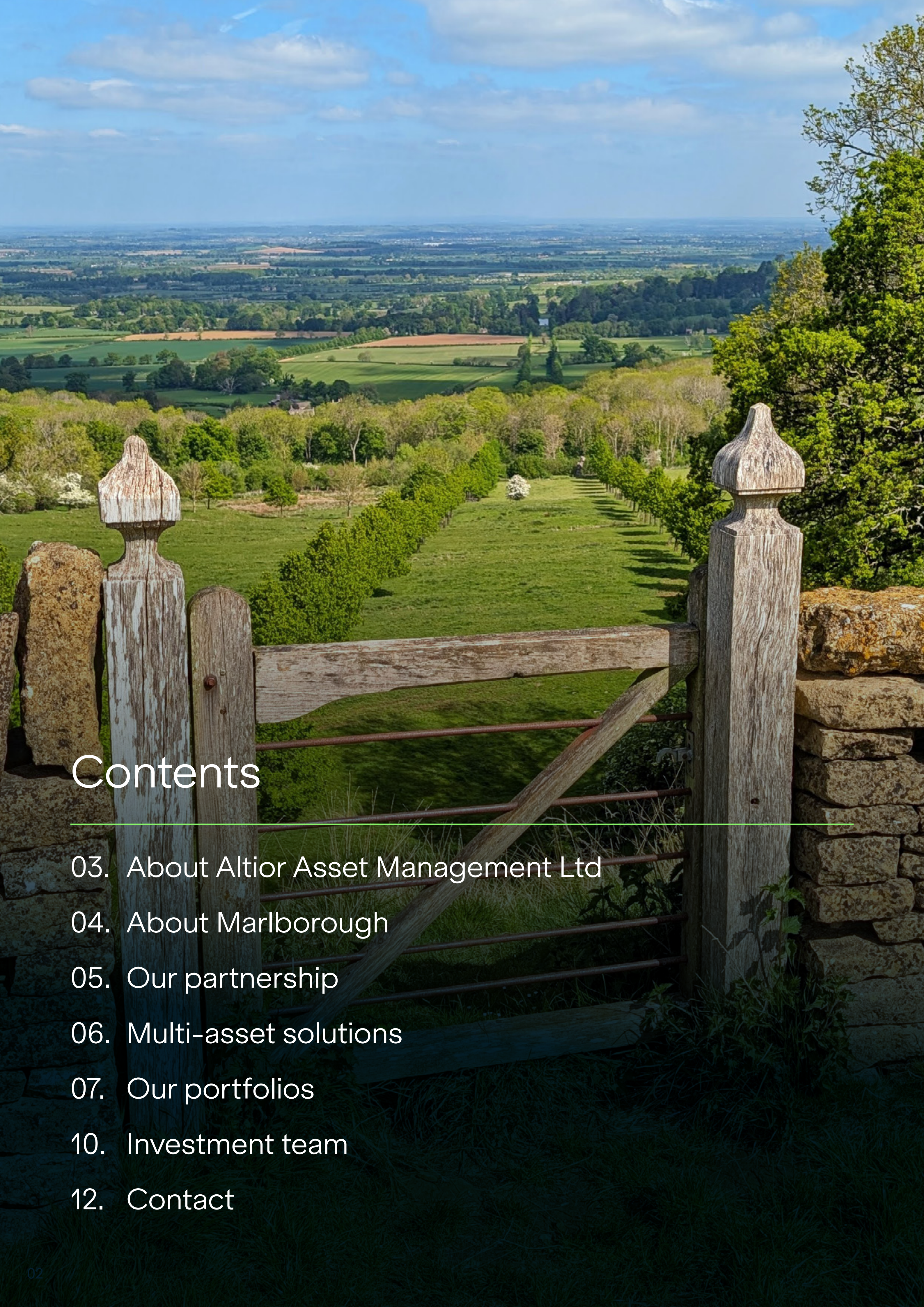
Managed Portfolios

An Introduction for Investors

Difference Made.

Marlborough

ALTIOR ASSET MANAGEMENT



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ABOUT US

Introducing Altior Asset Management Ltd

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.

Since its inception in 2021 Altior Asset Management Ltd has built up an excellent reputation for its high standard of service and extensive expertise. Specialising in both people and business, at Altior you will find a group of highly qualified, yet accessible individuals who work closely together to deliver a personal service tailored to your needs.

Everything that we do starts with our clients first and foremost. We take an honest and practical look at your individual circumstances, as well as the challenges you face. We then work in partnership with you to help you achieve your long-term financial goals.

For more information about your portfolios contact us on hello@altioram.co.uk or call us on 01242 505800

You're at the heart of everything we do

When you invest with us, you and your adviser are placing your trust in us – and we never forget that.

40™ ANNIVERSARY

As one of our investors, you're at the heart of everything we do. It's an approach rooted in the early days of our business. Back then, our staff were on first-name terms with investors, who would ring regularly for an update on performance.

40 years later we've grown into one of the UK's leading independently owned investment management specialists. But that culture of putting our investors first remains as strong as ever.

We understand that you're relying on your investments to enable you to turn your goals and dreams in life into reality. We take our responsibility in helping you achieve that very seriously indeed.

Marlborough is part of the Marlborough Group, which was founded in 1985 with a simple goal, to make a positive difference to people's lives. Today the group looks after investment assets worth more than £20bn* and has offices in London, the North West of England, the Midlands, Peterborough and the South West.

We have earned several industry awards including Best Medium Firm in the Citywire Wealth Manager Investment Performance Awards 2025. Our portfolios were also finalists for Best Cautious Portfolio and Best Balanced Portfolio. Nathan Sweeney, our Chief Investment Officer - Multi-Asset, and Raj Manon, our Head of Investments - Multi-Asset, both earned a place in the 2023, 2024 and 2025 Citywire Wealth Manager Top 100 list of the UK's leading fund selectors.

We've come a long way in the past 40 years, but we never forget our heritage and the central purpose of everything we do, which is to make a difference for all of our investors by helping you achieve your financial objectives.

Culture	We aim to create brighter financial futures for investors, delivering on our purpose of Difference Made.
Multi-asset portfolios	A comprehensive investment solution in a single portfolio
Investment expertise	Award-winning investment expertise, with a 40-year pedigree
Trusted group	Marlborough Group has more than £20bn* of assets under management

*As at 02/01/2026

Experts working in partnership for you

Your adviser will work with you to establish your objectives in life and construct a financial plan to enable you to achieve them. Marlborough will then use their investment expertise to manage a portfolio designed to help turn that financial plan into a reality.

Financial Planning

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

ALTIOR ASSET MANAGEMENT

Investment Expertise

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

Marlborough

Why choose our multi-asset portfolios?

Our multi-asset portfolios each hold a blend of different funds investing in assets including UK shares, overseas shares and bonds. They're known as multi-asset portfolios because they blend different investment assets in this way.

The investment team will decide the optimal balance of different assets, determine which are the best funds to achieve this and then manage the portfolio, making any necessary changes as the economic picture and market conditions change.

Simplicity	We provide a comprehensive investment solution in a single portfolio.
Diversification	Rather than putting all your eggs in one basket, your portfolio will combine a range of key global asset classes, with the aim of providing a smoother ride through changing market conditions. This is because individual asset classes are likely to perform differently as economic conditions change.
Expert investment management	Our investment team use a rigorous and disciplined process to seek out best-in-class fund managers to include in the portfolio. They will continually monitor the portfolio and make any changes that are needed to the balance of assets as market conditions change.
Risk-graded	Our portfolios are tailored to a range of different risk profiles, with lower-risk options typically containing more bonds, while investors comfortable with more risk will have greater exposure to shares.

How we run our portfolios

Our investment team have more than 200 years' combined experience and construct and manage portfolios using a process specifically designed to achieve the best possible outcomes for our investors.

Our process consists of five key elements:

SAA

Strategic asset allocation

Defining the long-term allocation that aligns with the client's risk-return objectives and broader investment goals.

TAA

Tactical asset allocation

Adjusting allocations dynamically to respond to changing market conditions and opportunities, maximising potential returns while managing risk.

AS

Asset selection

Identifying and selecting assets (including funds, equities and bonds) that can support solutions for clients.

PC

Portfolio construction

Assembling diversified portfolios that incorporate both active and passive strategies, carefully balancing risk and reward to meet specific client needs.

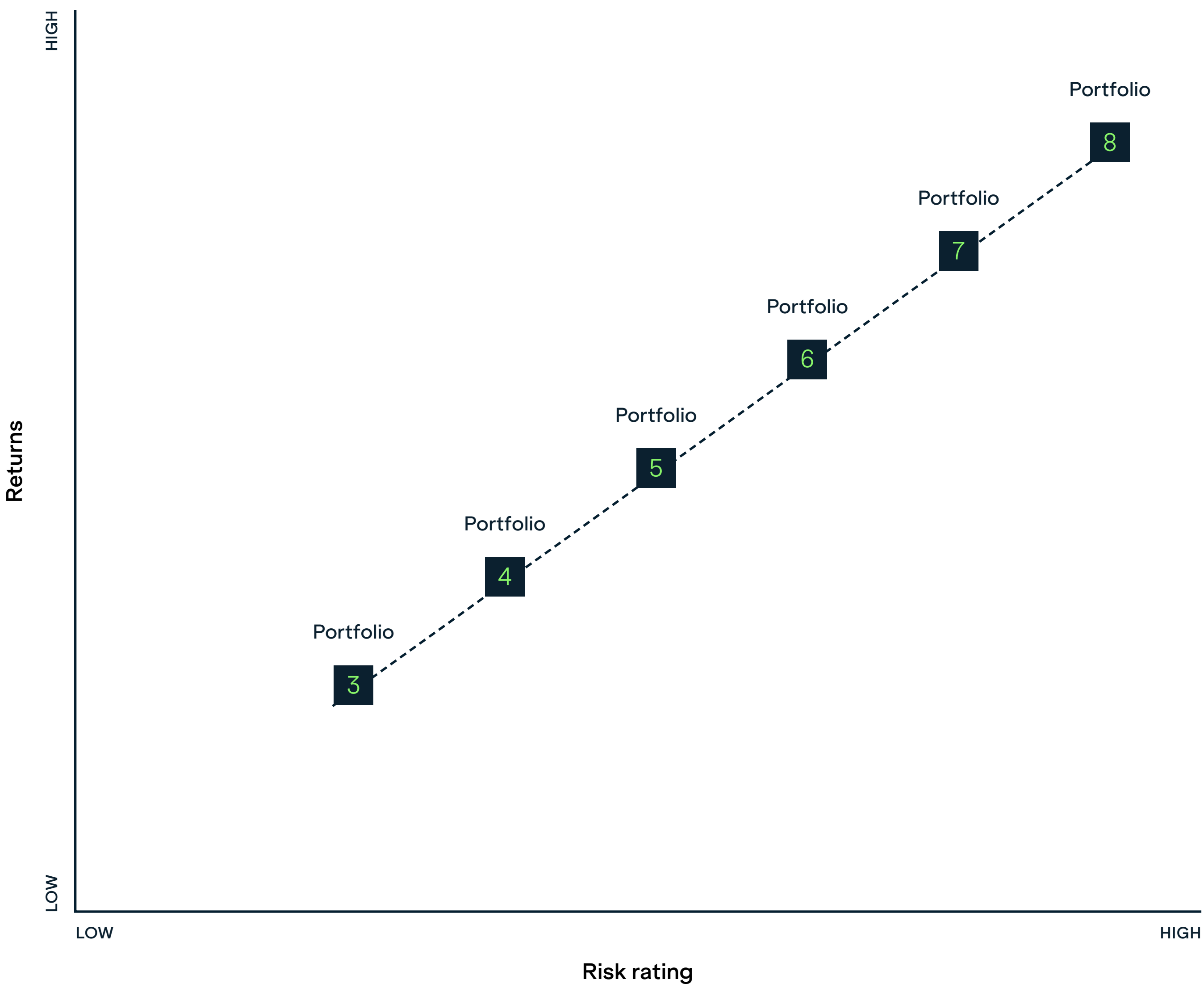
IO

Investment oversight

Continuously monitoring performance, reassessing market conditions, and making adjustments as needed to ensure the portfolio remains aligned with its objectives.

Our range of managed portfolio solutions

We provide a range of risk profiles designed to meet a variety of differing needs and attitudes to risk.



Source: Marlborough Group. For illustrative purposes only.

Blended portfolios designed to give you the best of both worlds

Our portfolios invest in a blend of active and passive funds, with the aim of capturing the best of both worlds – potentially higher returns from active funds and the lower costs and potentially reduced volatility associated with passive funds.

Passive funds

Passively managed funds seek to mirror the performance of stock market indices, such as the FTSE 100 or the S&P 500. There is no fund manager trying to outperform the market. Charges are generally lower than for actively managed funds.

Active funds

Actively managed funds are run by a manager who actively picks which shares (or other assets) to hold, with the objective of achieving superior returns to a benchmark such as the FTSE 100 or US S&P 500. The research and other work involved in running an active fund means they generally have higher charges than passive funds.

Introducing our multi-asset team

Marlborough's multi-asset investment team have more than 200 years' experience and are led by Nathan Sweeney, our Chief Investment Officer of Multi-Asset. They are experts in managing portfolios diversified across key global asset classes.

SENIOR TEAM

Nathan Sweeney

CIO Multi-Asset

Experience

26yrs

Raj Manon

Head of Investments Multi-Asset

Experience

23yrs

Equity - Japan; Money Markets

Edward Kennedy

Head of Personal Portfolio

Experience

26yrs

Equity - Global

PORTFOLIO MANAGERS

Nick Peters

Portfolio Manager

Experience

31yrs

Equity - UK

Rory Dowie

Portfolio Manager

Experience

11yrs

Equity - Global

Sarah Todino

Assitant Portfolio Manager

Experience

19yrs

Equity - US, Europe

Alex King

Assistant Portfolio Manager

Experience

11yrs

Equity - Asia & Emerging Markets; Alternatives

The team have earned a number of industry accolades. Nathan and Raj Manon, our Head of Investments - Multi-Asset, have both earned a place in the Citywire Wealth Manager Top 100 list of the UK's leading fund selectors.

INVESTMENT ANALYSTS

Andrew Shaw

Investment Analyst

Experience

17yrs

Fixed Income

Nick Warmisham

Investment Analyst

Experience

3yrs

Money Markets

James Milward

Assistant Investment Analyst

Experience

4yrs

Passives

DEALING & DATA SUPPORT

Alan Jones

Head of Dealing & Data Analysis

Experience

31yrs

Georgina Hooper-Keeley

Dealing & Data Analyst

Experience

4yrs

Allison Gill

Dealing & Data Analyst

Experience

23yrs

Jenny Wheeler

Dealing & Data Analyst

Experience

16yrs

CISI

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

The whole team are members of CISI

KEY

Sector responsibility

Marlborough | ALTIOR ASSET MANAGEMENT

CONTACT US

Email. **hello@altioram.co.uk**

Call. **01242 505800**

Risk warnings

Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. Our portfolios invest for the long-term and may not be appropriate for investors who plan to take money out within five years. The portfolios will be exposed to stock markets and market conditions can change rapidly. Prices can move irrationally and be affected unpredictably by diverse factors, including political and economic events. The portfolios may have exposure to bonds, the prices of which will be impacted by factors including; changes in interest rates, inflation expectations and perceived credit quality. When interest rates rise, bond values generally fall. This risk is generally greater for longer term bonds and for bonds with perceived lower credit quality. The portfolios invest in other currencies. Changes in exchange rates will therefore affect the value of your investment. The portfolios may invest a large part of their assets in funds for which investment decisions are made independently of the portfolios. If these investment managers perform poorly, the value of your investment is likely to be adversely affected. Investment in funds may also lead to additional fees arising from holding these funds. In certain market conditions some assets may be less predictable than usual. This may make it harder to sell at a desired price and/or In a timely manner.

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