



Investments Case Study: Active Management

I'm a sophisticated investor, yet despite my best intentions I could never find the time to review my pensions on a regular basis. My four policies were with different providers and had limited fund choice.

I was looking for a cohesive strategy that with exposure to a broad range of investments, that was actively managed and would give me back control.

I contacted Ian, who I've known for over 20 years, and asked his advice.

He explained how the Fish Investment Process could help me take back control. They could consolidate my pensions into a single coordinated strategy, actively managed, with exposure to a broad range of investments (including commodities like grains and energy).

After assessing my attitude towards investment risk, we discussed the most appropriate mix of asset classes for my portfolio.

We agreed the way forward and consolidated all of my holdings into a single portfolio, providing visibility across my entire pension investments.

Online access to my account 24x7 means that even with my busy travel schedule I can continue to monitor my investments.

I take comfort in the fact that my Fish portfolio is actively managed. The level of risk and mix of asset classes is reviewed quarterly, while a team of over 100 analysts at SEI provide daily monitoring for my equity and fixed income holdings. I've even been able to integrate my own commodity tips, and using their structured process, Fish Financial ensure I'm not exposed to undue risk.

Having always managed my own investments I was hesitant to hand over the reins. However, working with Fish Financial and adopting their flexible investment solution I feel more in control than ever.

"As a sophisticated investor I've always managed my own affairs, never wanting to hand over control. Fish Financial enable me to have as much or as little input as I have time for and I can monitor my investments online 24/7"

Steve McMillan FCMA, CEO