



**Attivo
Investments**

Why partner with Attivo Investments for your clients' investment solutions?

Created for **Financial Planners**,
backed by **expertise**

Attivo Investments was launched in **January 2025** with one purpose: to provide financial planners with high-quality, goal-based investment solutions tailored to their clients' needs. Led by **Charlotte Watson**, our Chief Investment Officer with over 20 years of experience, and partnered with **SEI**, a global investment leader managing over \$400 billion, Attivo combines expertise with innovation to deliver exceptional results for planners and their clients.

1.

Attivo Investments is committed to goal-based investing, aligning seamlessly with the financial planning conversations you have with your clients. Our strategies align with various objectives such as:

- Accumulating wealth: helping save for future milestones like retirement or education.
- Preserving wealth: protecting capital for financial security and stability.
- Generating income: providing a steady, reliable cash flow to support lifestyle needs.

2.

The second key aspect of our approach is choice in how clients achieve these goals, through:

- Low-cost solutions: via simplified investment options.
- Active management: A belief in the value of active management offering competitively priced solutions, ensuring that cost is not a barrier to accessing this approach.
- Advanced solutions for experienced clients: providing access to global hedge fund strategies and advanced investment opportunities for high-net-worth or experienced investors.

Our client-focussed approach allows you to:

- Assess the level of risk your clients are comfortable taking.
- Understand their financial goals, whether they are focused on accumulation, preservation, or withdrawal.
- Consider their preferences for the investment journey, ensuring their strategies are mapped to their needs and aspirations.

By combining these elements, Attivo Investments supports you in delivering, goal-aligned investment solutions that add measurable value to your clients' financial plans.

Operational Framework for Competitive Value

By leveraging our partnership with SEI, selected after passing a **rigorous due diligence process**, we bring efficiency, scalability, and access to institutional-grade investments, ensuring you can deliver without unnecessary costs.

Exclusive Focus on Financial Planners

We work **exclusively with financial planners**, meaning every aspect of our service is designed to support you and your clients.



Attivo Investments:

Empowering Financial Planners. Enhancing client outcomes.

What is **Goal-Based Investing**?

Goal-Based Investing shifts the focus from risk and return optimisation (the main principle of the Modern Portfolio Theory) to achieving specific financial goals.

Why Goal-Based Investing is better today

	Modern Portfolio Theory (MPT)	Goal-Based Investing (GBI)
1. Client-Centric approach	Focuses on maximising returns relative to risk, which doesn't always align with real-life goals.	Considers the client's unique life goals and emotional relationship with money, making advice more personal and actionable.
2. Simplifies complex decisions for clients	Often abstract and relies on statistical metrics which may be difficult to understand.	Focuses on tangible goals making strategies easier to comprehend.
3. Adapts to behavioural biases	Ignores common behavioural biases and emotional decision-making.	Acknowledges these biases by framing investments around achievable milestones, motivating clients and reducing panic during market downturns.
4. Balances short-term and long-term priorities	Focuses on a single portfolio optimised for risk/return.	Segments investments into buckets such as accumulation, preservation and withdrawal, allowing for tailored strategies and clearer progress tracking.
5. Supports dynamic client needs in a changing world	Built for a world where asset allocation was relatively static and markets were less complex.	Recognises the need for flexibility in an era of rapid economic, social, and financial changes.

6. Aligns with regulatory focus

The **Consumer Duty** and similar regulations emphasise delivering good outcomes and ensuring clients understand their financial decisions.

GBI aligns with these mandates by offering:

- Improved client engagement
- Greater flexibility
- Enhanced emotional resilience
- Transparency

While MPT remains a valuable theoretical framework, it often falls short in addressing the practical and emotional needs of modern investors. Goal-based investing offers a more intuitive, flexible, and client-centric approach, making it a better fit for today's dynamic financial planning environment.