



falconer
A D V I S E R S

Investment Philosophy

Our Investment Philosophy

At Falconer Advisers, our investment philosophy is built on trust, transparency, and a disciplined approach to risk management.

We believe in creating tailored, cost-effective investment solutions that align with our clients' financial goals while ensuring a long-term, sustainable focus.

Our core principles guide our decision-making process to deliver value over the long term.

> Control What We Can Control

Our philosophy prioritises controlling the elements within our power, ensuring that portfolio construction is grounded in thorough research, disciplined risk management, and a focus on costs.

By avoiding emotional reactions to short-term market fluctuations, we ensure a stable, long-term approach that seeks to minimise fees without sacrificing quality.

> Diversification for Stability

Asset allocation is the key determinant of long-term returns, and diversification is a vital tool to manage risk.

We spread investments across asset classes, sectors, countries, and investment styles to reduce the impact of volatility and avoid over-concentration in any one area. This helps to ensure that our clients' portfolios are both resilient and positioned for growth.

> Long-Term Focus

We design portfolios with a long-term perspective, identifying investment opportunities that align with the global economic outlook over a 3-5 year horizon, while always considering the next 5-10 years.

This approach helps us navigate short-term market fluctuations while striving for more consistent and stable returns over time. By considering long-term trends and economic conditions, we aim to position our clients' portfolios for sustainable growth.

> Transparency and Client Alignment

Building and maintaining trust with our clients is central to our philosophy. We maintain complete transparency in our investment decisions and ensure that clients fully understand how their money is being managed.

This alignment with client goals is reflected in every investment decision we make, helping to foster long-term relationships built on confidence and trust.

> Active and Passive Management

Our approach recognises the importance of both active and passive investment strategies. Active management is used to capitalise on market inefficiencies and drive returns, while passive strategies help us manage costs and mitigate risks.

This balanced strategy ensures that portfolios are robust and well-positioned for both growth and stability.

> Governance and Risk Management

Governance is a critical component of our investment philosophy. We maintain a strong commitment to oversight, ensuring that all investment decisions follow clear, structured processes.

By implementing a governance framework, we manage potential risks effectively and create portfolios that are designed to deliver consistent, long-term results. This focus on governance helps protect our clients' wealth while aligning investment strategies with their individual objectives.

> Cost-Consciousness

Keeping costs low is a central part of our philosophy. We continually review and manage investment expenses, including trading fees and fund management costs, to ensure that our clients receive maximum value. By being cost-conscious, we help to protect our clients' long-term returns.

> Behavioral Coaching and Discipline

Managing emotional responses to market events is one of the biggest challenges for investors.

At Falconer Advisers, we guide our clients through market ups and downs, helping them to stay focused on their long-term financial objectives. By maintaining a disciplined approach, we help our clients avoid costly mistakes and stay on track for their goals.

> Regular Review and Rebalancing

We regularly review and rebalance portfolios to ensure they remain aligned with our clients' financial goals and risk tolerance. This ongoing process allows us to adapt to changing market conditions while maintaining a focus on long-term performance and risk management.