



# Fortify Investments Ltd

*Shielding Wealth, Protecting Lifestyles*

*A Global Perspective*

**Fortify Investments Ltd**  
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## Wealth protection



**TAKE A GLOBAL PERSPECTIVE:** It's been our experience that people tend to make the mistake of concentrating their wealth within the UK which only represents 8% of the total wealth creation opportunities in the world. This is the principle of placing all your eggs in one basket. We recommend a Cuckoo approach BY PLACING AN EGG IN EACH NEST by adopting a Global Perspective.



This is because every country's economy is at different stages in the economic cycle of bust and boom. By reducing your dependence on any one area you immediately increase your potential to create wealth. This is because a Global Perspective reduces investment volatility, which reduces risk of capital loss by adopting the principle of Global Diversification. For further information see INVESTMENT PHILOSOPHY on the website.



**SPREAD YOUR CAPITAL ACROSS DIFFERENT TYPES OF INVESTMENTS:** See welcome page on website for a list of different investments we advise on, which is another example of Diversification. By spreading risk across different investment types, you reduce the chances of your entire savings and investment capital being adversely affected by any sudden market movement in the sector that you happen to be invested in.



**ALL INVESTMENTS INCLUDING CASH CARRY RISK:** All individuals and businesses should have cash reserves by saving money in deposit-based savings accounts for short-term needs. This is usually the safest option; however, the real value of your savings can be considerably eroded over time by the effects of inflation and tax. For most of us, holding savings in deposit-based savings accounts is insufficient to support our lifestyle in the future because generally cash does not earn a good return.



For our medium and long-term financial future this means exposing investments for our future needs to asset-backed investments. For example, by investing in stocks & shares; property, fixed interest like gilts and corporate bonds, and alternative investments like commodities and art. All these investments have the potential to create wealth above that of cash, which is another example of Diversification.

**COMBINE DIFFERENT INVESTMENT STYLES:** By holding Passive investments that seek to return you the market rate of return less your fees for any given asset class you can significantly reduce your cost of investing, resulting in potentially better investment returns. For those who believe it is possible to beat the market return you hold Active investments but this type of investment cost significantly more to hold, which can potentially place a drag on wealth creation. Both styles of investment have merit but it is generally noted Passive investments tends to outperform Active investments over time, although both styles of investing should be considered. For further information see INVESTMENT PHILOSOPHY on website.

**WHY DIVERSIFICATION:** By taking a diversified approach to savings and investing you can significantly reduce investment risk, which enhances potential for wealth creation. Furthermore, in adopting the principle of diversification you must be prepared to accept the risk of investing globally in asset-backed investments. Asset-backed investments include UK equities, overseas equities, property, fixed interest, cash and alternative investments.

You will also need balance within each asset class, for example shares can be split into



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'large, growth, value and small etc. The same principle applies to other asset classes. This approach ensures you do not overexpose yourself to one segment within an asset class, which further spreads your investments. This principle of diversification also applies to different industries, different countries and regions within the world.

This broader approach to diversification can have a smoothing effect during volatile investment conditions, stabilising your overall investment return, which in turn reduces risk to investing. This is because generally speaking investments are either positively or negatively correlated to each other. Meaning asset-backed investments behave differently in different market conditions. Your relative weighting in each asset class will depend on your attitude to investment risk.

**SUMMARY:** The starting position in creating wealth is to accept that all investments carry risk and reward and that the only way to know if this approach is right for you is to know your attitude to risk and reward first. To better understand if this approach is right for you take independent financial advice tailored to your individual situation by calling 01664 474513 or email [enquiries@fortifyinvestments.co.uk](mailto:enquiries@fortifyinvestments.co.uk)

AS PART OF OUR 'AWARD WINNING SERVICE' WE TAKE THE TIME TO UNDERSTAND OUR CLIENT'S SPECIFIC NEEDS. THIS APPROACH DELIVERS A 'BESPOKE FINANCIAL PLANNING SOLUTION' FOR EACH CLIENT, WHICH IS PREDICATED UPON THE PRINCIPLES OF PROVEN ACADEMIC PRACTICE COUPLED TO BEST FINANCIAL PRACTICE. TO BETTER UNDERSTAND IF THIS 'AWARD WINNING' APPROACH IS RIGHT FOR YOU TAKE INDEPENDENT FINANCIAL ADVICE TAILORED TO YOUR INDIVIDUAL SITUATION BY CALLING 01664 474513 OR EMAIL [ENQUIRIES@FORTIFYINVESTMENTS.CO.UK](mailto:ENQUIRIES@FORTIFYINVESTMENTS.CO.UK) OR VISIT [WWW.FORTIFYINVESTMENTS.CO.UK](http://WWW.FORTIFYINVESTMENTS.CO.UK).

*This financial information sheet is generic in nature. It is designed to provide an overview only of one specific financial aspect of financial planning. It completely ignores any tax implications and is not client specific. The value of investments and any income from them may go down as well as up. You may not get back all of your original investment. You should not make any assumptions about the potential income, growth or returns based on anything included within this information sheet. Past performance should not be considered a guide to future performance. Unless exclusively investing in the UK, foreign exchange exposure exists in all funds. Changes in foreign exchange rates may cause the value of investments to go down or up. It may also cause income from investments to go down or up. The principal risks associated with an investment are fully described in the prospectus of each fund provider that we provide to our client if we are recommending a fund to them.*