EQUILIBRIUM

Hello

Welcome

Allow us to introduce ourselves...

We are an independent, award-winning financial planning and investment company managing over £1bn of assets with over 25 years of experience in making people's lives better.

In this booklet, you'll find everything you need to know about Equilibrium, including who we are, what we do and why we do it.

We believe

that you're unique...

...and your financial plan should be too. Our goal is to provide you with a financial plan that empowers you to...

Live the life you want

Look after those you love

Leave a powerful legacy

Whilst increasing people's worth is what we do, it's not our sole purpose.

Helping people to make better financial decisions, not only for themselves but also for their family, now and in the future – that's why we do it!

Get clarity

We help you to gain confidence and clarity around your money.
Take a look at our approach below:

Financial planning

We'll start by getting to know you, your circumstances and your aspirations. When we know your goals, we begin to build a plan to achieve the life you want.

Investment management

Once we have your plan, we create a portfolio, taking into account your tolerance for risk and capacity for potential loss.

Tax mitigation

Tax can seem complicated, but it doesn't have to be. Our friendly experts will guide you through the process and ensure you make the most of your allowances.

Gain confidence

We build close relationships with our clients to provide them with the best possible outcome.

Average portfolio size
£750k

5 star
5-star average client service rating

Over
£1bn
of assets under management

Over
1,300
clients

Over
99%
client retention rate

"Our relationship with Equilibrium is approaching its 10th anniversary and we feel that the continuity of Andrew as our advisor over that period has been very relevant and significant. He and our client managers have developed a total understanding of our circumstances, views and objectives which has enabled well-prepared and constructive reviews and forward planning."

Mr. Hawkins

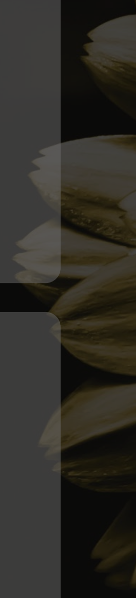
Here for you

We're a little different at Equilibrium. Whereas most companies have a higher financial planner to paraplanner* ratio, we have the opposite composition with around five paraplanners to each financial planner. We call our paraplanners 'client managers', as they actually have a much broader role, with many being qualified to Chartered Financial Planner status.

Take a look at the roles that our client managers and financial planners play in your service.

Financial planner

- Helps you identify your key objectives and goals.
- Creates a strategy and plan to achieve the life you want.
- Coaches you so that you can make better informed financial decisions for you and your loved ones.
- Conducts your review meetings to ensure your plan is still the best it can be for your circumstances.



Client manager

- Acts as your first point of contact at Equilibrium, available to answer any questions or queries.
- Implements your financial plan and recommendations.
- Prepares reports for you and your financial planner.
- Attends your review meetings and records any agreed actions.

By providing you with two points of contact, our structure allows our financial planners and client managers to work to their strengths and focus on what they do best. Your financial planner can focus their time on shaping your financial plan, safe in the knowledge that everything else will be taken care of by your client manager.

* A paraplanner is someone who supports the financial planner.

Working together

We take pride in getting to know you

1

The first step of the process is all about getting to know you and your objectives so that we can identify your specific requirements. Once we know your goals and aspirations, we can start to build your lifelong financial plan. We use a cash flow modelling system called Voyant which provides clear visual models of your financial future.

Tailor-making your portfolio

2

Once we have fully established your objectives, we can start building the perfect portfolio to meet them, taking your tolerance for risk into account. We combine investment management and tax mitigation with your financial plan to achieve successful lifetime investing. Whether you want to create sustained income for your retirement or simply look after your loved ones, your financial planner will work with you to achieve your goals, whatever they may be.

Working towards your aspirations

3

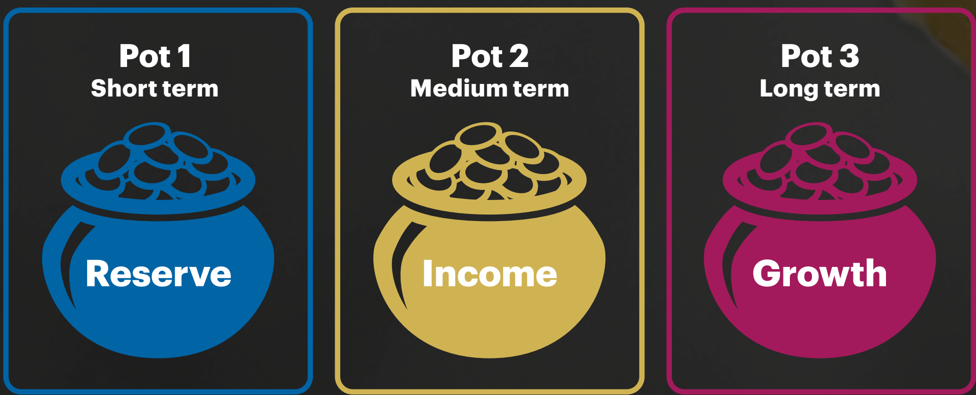
Over time and at your annual meeting, we will continue to update the portfolio to your changing circumstances and needs, whether you wish to spend more or make more. As an Equilibrium client, you will have unlimited access to our dedicated client manager team. We will also keep you up to date on your financial plan and investments, safe in the knowledge that we are looking after your hard-earned money, allowing you to do the things you love most.

Our flexible approach

Horizon planning

The key to building a bespoke investment portfolio is by fully establishing the purpose of your money and this sits at the heart of what we do.

We can then identify your capital and income requirements over the short and medium term. The time horizon helps us to further segment your portfolio into separate pots of money, each with a very distinct purpose.



We start with the lower risk reserve pot, which covers the short term and forms the foundation of your portfolio. The income pot is then set up based on how much you need to draw from your portfolio each year. Finally, any excess capital forms a final growth pot for a much longer time frame. These pots are invested at an appropriate level of risk corresponding to your specific timescales, personal circumstances and views.

This process allows your planner to create a highly customised and flexible portfolio that matches your specific needs. This would then be kept under review at least annually in line with your changing circumstances.

Our ‘horizon planning’ approach has been built for flexibility and ultimately, to achieve your lifetime goals.

Doing business better

At Equilibrium, we believe in doing business better. It benefits everyone if businesses work towards a brighter future for all.

In our team

At Equilibrium, our purpose of 'making people's lives better' applies to our clients, our staff and the wider community.

That's why, as well as being named as one of the top 10 companies to work for by Best Companies since 2017, we are also deeply committed to helping and improving the lives of others through our community support scheme, team volunteer days and fundraising events.

In our investments

We are signatories to the UN's Principles for Responsible Investing, a voluntary set of investment principles to incorporate ESG (environmental, social, governance) into investment practice. It encourages investors to invest responsibly to enhance returns and better manage risks, while developing a more sustainable global financial system.

Our Positive Impact Portfolio (PIP) only invests in funds or holdings which Equilibrium believes can make a positive difference to achieving the UN's Sustainable Development Goals which include no poverty, zero hunger, quality education and many more.

Our stance is that companies who actively have a positive impact will also be winners for investors over the long term.

In our footprint

We have our own charitable trust, the Equilibrium Foundation, which aims to raise £4m for worthwhile causes by August 2028. The Foundation has supported over 200 organisations in its time, with a particular emphasis on education, deprivation and disability charities.

In 2022, we established our donor advised fund, The Equilibrium Charitable Trust, providing our clients with a friction-free route into philanthropy, enabling them to make a difference to their chosen causes, during and/or even beyond their lifetime.

We live our values

We have turned the typical shareholder strategy on its head, putting our team as our first priority. We know that if we nurture our team and provide a happy, healthy workplace for them, they'll look after our clients and provide a first-class service.

We have four core values that act as our 'stars to steer by' for every single member of the team.

Just like the janitor who famously told President John F. Kennedy on a tour of NASA that he was helping to put a man on the moon, everyone at Equilibrium understands their part in the delivery of our purpose to one another, our clients and our wider community.

Our values

Integrity

Always do the right thing

Our fee guarantee means that clients can ask for their fees back at their annual review if they feel we haven't delivered on our promises.

Excellence

Be the best

We take personal pride in performing to the best of our abilities in everything we do and in coaching others to do the same.

Simplicity

Simplify the complex

We cut through jargon and make things easy to understand for our clients and colleagues.

Growth

Never stop growing

We are constantly learning and developing which enables us to attract and develop the most talented team.

Our impact

£4m
fundraising target
by 2028

6,000+
primary school children supported with their financial skills'

£1m+
to good causes

250+
different charities supported

3 volunteer days a year for employees

£60,000+
donated to help the most vulnerable during the pandemic

Give As You Earn diamond status

PAYROLL GIVING
Awarded by
CharitableGiving

Equilibrium is a trading style of Equilibrium Financial Planning LLP and Equilibrium Investment Management LLP (Limited Liability Partnerships). Equilibrium Financial Planning LLP (OC316532) and Equilibrium Investment Management LLP (OC390700) are authorised and regulated by the Financial Conduct Authority and are entered on the financial services register under references 452261 and 776977 respectively. Registered Office: Head office. Both companies are registered in England and Wales. The FCA regulates advice which we provide on investment and insurance business; however it does not regulate advice which we provide purely in respect of taxation matters.

Investment Fund Services Limited (IFSL) is the Authorised Corporate Director of the IFSL Equilibrium OEIC. IFSL is registered in England No. 06110770 and is authorised and regulated by the Financial Conduct Authority. Registered office: Marlborough House, 59 Chorley New Road, Bolton, BL1 4QP. Copies of the Prospectus and Key Investor Information Documents are available in English from www.ifslfunds.com or can be requested as a paper copy by calling 0808 178 9321 or writing to IFSL, Marlborough House, 59 Chorley New Road, Bolton, BL1 4QP.

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