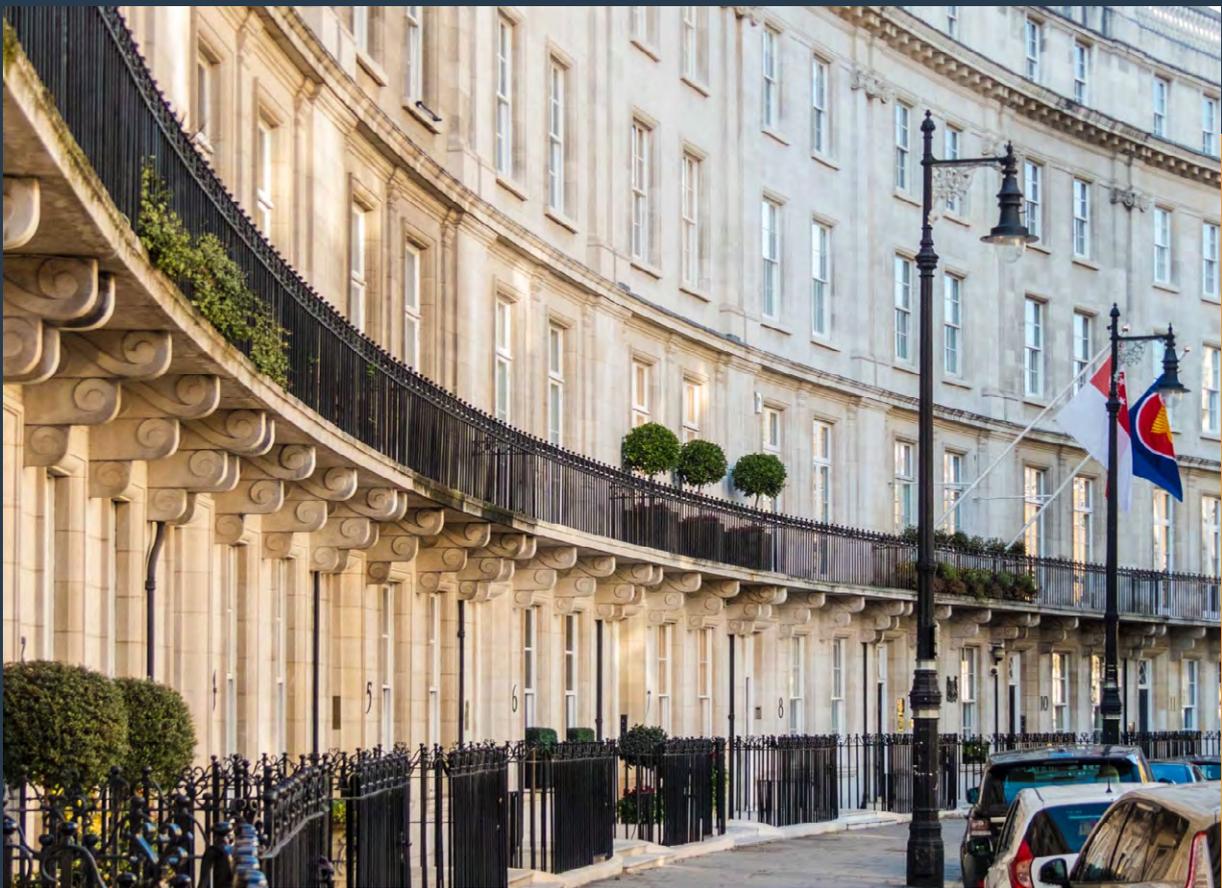


Model Portfolios



Thera Wealth:- Our Beliefs

Who we are

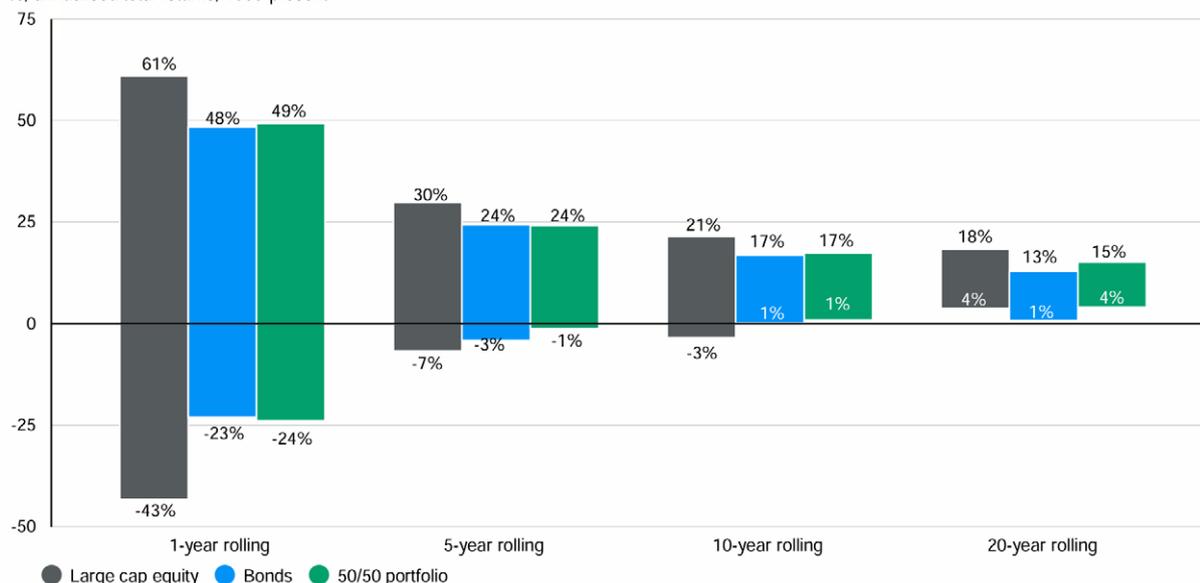
At Thera, we provide financial planning with a purpose. Together we will build your own bespoke financial plan and help you follow it. You get full clarity over your financial future. We organise your finances, manage your investments, minimise taxation and save you time. We help you achieve your goals and craft your legacy. We are right beside you for all your big financial decisions.



Source: Blackden Financial, 2023

Range of equity and bond total returns

%, annualised total returns, 1950-present



Source: JP Morgan Asset Management, UK Guide to the Markets, May 2025

Investment Approach

At Thera Wealth Management, we take a strategic and disciplined approach to investment management. Our commitment is to empower our clients with sophisticated tools that formulate and test high-quality investment solutions, ensuring that your wealth is positioned for long-term growth and stability:

- Robust and Disciplined Investment Philosophy – our approach is not swayed by market noise but guided by evidence-based principles that have stood the test of time.
- Formulating High-Quality Investment Solutions – we recognise that every investor is different, and our customised strategies reflect this diversity, ensuring that your portfolio aligns with your individual needs and aspirations.
- Testing for Sustainable Growth - we believe in adapting to changes while maintaining a commitment to sustainable growth, employing rigorous testing methodologies to assess the viability and resilience of our investment solutions.
- Partnering for Financial Prosperity - your financial prosperity is our priority, and we work tirelessly to ensure that your investments align with your overarching wealth management strategy.

Thera Model Portfolios

Comprehensive, professionally managed portfolios



A Discretionary Model Portfolio Service that's Professionally Managed

Your portfolio is actively managed by experienced investment professionals who monitor the markets and make strategic adjustments as needed. With this expertise, your investments are positioned to respond to market opportunities while managing risk appropriately.



Ongoing Monitoring & Rebalancing

Market conditions change, and so should your investments. Our dedicated investment partner continuously monitors the Thera portfolios and is able to make adjustments at speed, when required, to keep portfolios aligned with your goals and risk tolerance. This includes rebalancing the portfolio, when necessary, to ensure that your investment mix remains appropriate over time.



Clear & Transparent Reporting

You'll receive regular updates on your portfolio's performance, providing you with clear insights into how your investments are progressing. Transparent reporting allows you to stay informed and confident in your financial journey.



Risk Management & Oversight

Whilst risk is considered at each stage of the investment process, a dedicated independent risk management overlay, monitoring each stage of the process, is vital to ensuring outcomes are managed. Daily market and risk management systems are run to ensure that risks, at both the portfolio and fund level, are monitored. A key aspect of this monitoring identifies good and bad behaviour from assets, portfolios, or securities and uses over 30 different risk measures and techniques to assess this.



Investment Committee

Ongoing oversight and governance of the Thera portfolios happens as well at an Investment Committee level. Thera undertakes this with our investment partners, Collidr. We meet with Collidr regularly and are actively involved, to ensure our clients are receiving expected outcomes. This partnership brings together financial planning expertise and investment insights, helping to align portfolios with their long-term objectives, and responding effectively to market conditions.

Our Investment Partner



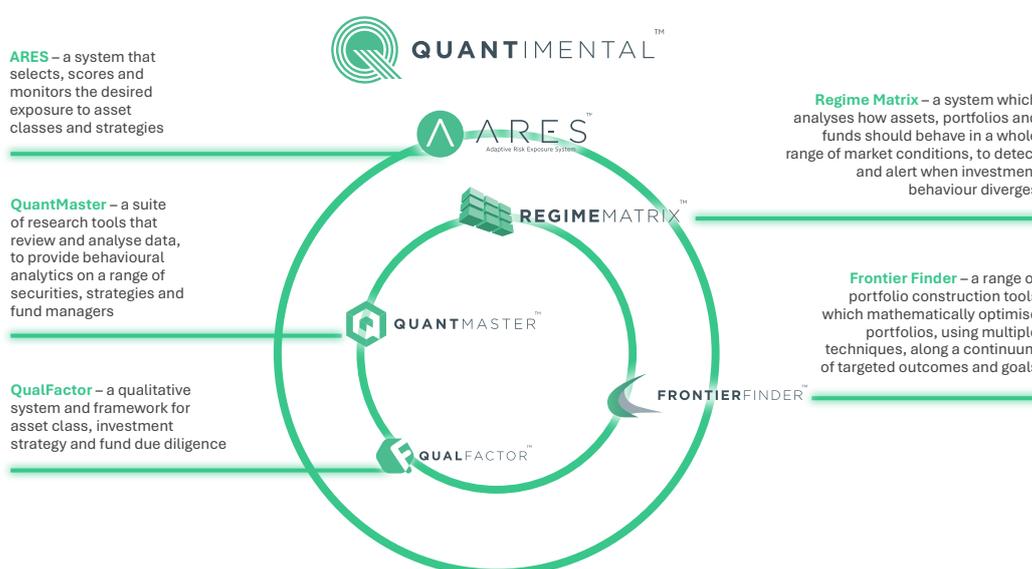
For the investment management of your portfolio, we work with Collidr Asset Management Ltd (Collidr). By adding Collidr's expertise, we are able to deliver institutional-style research and investment management to our clients. You see the results of this wealth of experience delivered as a total investment solution, providing the opportunity for better investment returns with a focus on risk-management.

About Collidr

Collidr is a discretionary investment manager – which means it makes the investment decisions in accordance with a mandate agreed with Thera, on a day to day basis. Using its experience and in-house expertise, Collidr constructs and manages the Thera portfolios, including deciding which assets, markets and investment funds to invest in and when to sell. Collidr changes the composition of (rebalances) each portfolio periodically to ensure they remain in line with how much risk you're prepared to take to achieve returns. Collidr instructs the investment platforms used by Thera Wealth about these decisions, and the investment platforms are the ones who buy and sell the holdings in your portfolio, as well as undertake the reporting and recordkeeping.

What Collidr delivers

- **Performance** = a successful track record of delivering portfolio outcomes since 2010
- **Risk management** = continuous monitoring of portfolios to achieve investment goals
- **Expertise** = strong and well-resourced team of experienced industry professionals
- **Investment discipline** = Quantamental is Collidr's proprietary process and tools, blending behavioural research with leading-edge technology to increase the efficiency of decision making



Company snapshot



Group Founded 2010; Collidr Asset Management in 2014



Proven investment track record of delivering research and asset management solutions



Technology & investment intelligence powering advisers with assets in excess of £16 billion



Team of 25+ professionals, with 400+ years of technology and investment experience



Directly managing and advising on c£3+ billion Assets Under Management



Offices in London, Manchester and Jersey

Thera Model Portfolios

How the portfolios are managed

Our investment approach looks to reduce behavioural biases by combining quantitative and qualitative analysis which enables consistent and robust investment decision making through all stages of the investment process.

The guiding principles behind the portfolios are well defined. The portfolios are built on the belief that global capital markets are efficient, and global diversification is essential.

Investment costs are a critical consideration, as they diminish net returns and represent a hurdle that most active managers are unable to overcome. It is therefore essential to minimise costs wherever possible.

By diversifying across regions, sectors, and asset classes, stock-specific risk is significantly reduced, while sector and country risks are reduced.

Simplicity is central: portfolios contain only liquid investments that generate cash flows over time, namely equities, bonds, and cash.

- Equities aim to drive long-term growth.
- Bonds seek to provide a steady yield and protection in market downturns.
- Cash delivers liquidity.

Portfolio highlights

- Globally diversified portfolio utilising low-cost instruments
- Actively monitored and risk managed on a daily basis
- Access to restricted (lower-cost) share classes
- Linked to your financial planning goals

Portfolios

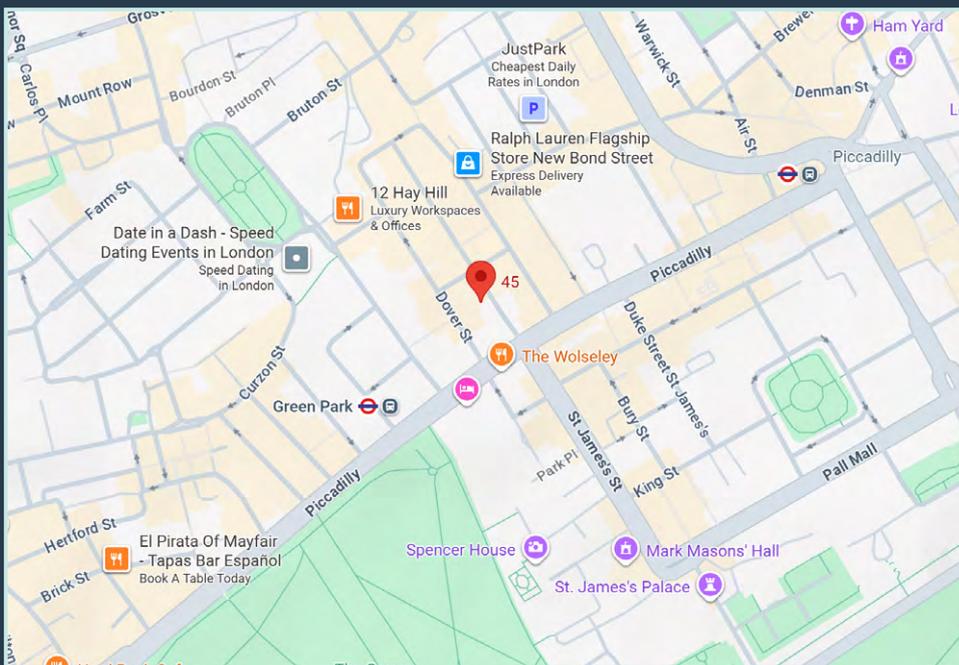
Thera 40	Thera 50	Thera 60	Thera 70	Thera 80	Thera 90	Thera 100								
Spotlight		Thera 70												
Description		The portfolio is primarily invested in growth assets, offering the potential for significant capital appreciation while accepting higher short-term volatility.												
Summary		<input checked="" type="radio"/> Asset class exposure <input type="radio"/> Portfolio elements <input type="radio"/> Strategy allocation												
		<table border="1"> <thead> <tr> <th>Asset</th> <th>Exposure</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>70.00%</td> </tr> <tr> <td>Fixed Income</td> <td>28.50%</td> </tr> <tr> <td>Cash</td> <td>1.50%</td> </tr> </tbody> </table>					Asset	Exposure	Equity	70.00%	Fixed Income	28.50%	Cash	1.50%
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Get in touch

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☎ 0207 205 4400



This guide is for information purposes and does not constitute financial advice, which should be based on your individual circumstances.

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