Grafton Court
Wealth Management

Portfolio Construction Brochure

Intelligent Investing. Tailored to You.

graftoncourt.co.uk

GRAFTON COURT

Contents

1. Introduction

At Grafton Court Wealth Management, our Portfolio Construction service is built around four key principles, long term focus, top-down asset allocation, diversification as a core principle and rigours research driven decision making.

Whether you're seeking growth, income, or long-term capital preservation, we construct portfolios designed to deliver strong, risk-adjusted returns through a robust and repeatable process. Our approach is based on global insights, active monitoring, and a deep understanding of what matters most to you.

The value of your investments can go down as well as up, so you could get back less than you invested.

Our Investment Philosophy

Your portfolio benefits from a clear, disciplined framework that underpins everything we do:

Long-Term Focus

We believe in investing to meet long-term objectives — not chasing short-term trends. It's time in the market, not timing the market, that delivers sustainable returns.

Top-Down Asset Allocation

Using a macroeconomic lens, we construct portfolios that reflect the prevailing global environment while managing risk throughout the economic cycle.

Diversification as a Core Principle

We diversify across asset classes, geographies, industries, and investment managers to reduce concentration risk and smooth returns.

Research-Driven Decision Making

Every portfolio we build is backed by rigorous research and regular oversight, delivered by our internal Investment Office, Research Team, and Asset Allocation and Fund Selection Committees.

2. How We Construct Your Portfolio

1. Risk Profiling and Objective Setting

We begin by establishing a clear understanding of your financial goals, investment preferences, and attitude to risk. This informs everything we do — from asset allocation to fund selection.

2. Strategic Asset Allocation

Our Asset Allocation Committee meets quarterly to define the long-term positioning of portfolios. The result is a diversified mix of equities, bonds, alternatives, and cash — aligned to your agreed risk profile.

3. Fund Selection and Portfolio Design

We select from a carefully curated universe of funds and investment vehicles. Each fund is chosen based on manager skill, strategy, cost, and performance consistency. Where appropriate, we include passive instruments to complement active management.

4. Continuous Monitoring

Your portfolio is not static. We monitor performance, volatility, and market relevance on an ongoing basis, making changes where necessary to keep your investments aligned with your objectives.

3. Our Investment Process in Practice

Behind every portfolio we manage lies a disciplined structure:

Asset Allocation Committee

Reviews the macroeconomic themes and sets strategic direction, expected returns and risk for asset classes each quarter.

Fund Selection Committee

Reviews and approves all fund choices based on research team input and market data.

Ongoing Oversight

Portfolios are stress-tested and benchmarked regularly, with insights feed back into the asset allocation and fund selection committees.

This internal governance ensures each portfolio benefits from a consistent and rigorous process.

GRAFTON COURT

4. Our Advice Process

Our Portfolio Construction service follows a structured client journey:

Discovery

We capture a full picture of your current financial position, investment experience, and future goals.

Initial Meeting

An adviser meets with you to explore your objectives and discuss where we can add value.

Planning Meeting

We present preliminary analysis and outline how we propose to structure your investments.

Recommendations Meeting

Formal investment proposals are delivered, including risk assessment and expected outcomes.

Implementation

We set up your new portfolio and ensure all investments are placed in the appropriate tax wrappers.

Ongoing Review

Your portfolio is reviewed regularly to keep it aligned with market conditions and evolving needs.

Investing With Confidence

Whether you're investing personally, through a trust, or via a company structure, our Portfolio Construction service is designed to offer clarity, discipline, and performance.

Talk to us today about building a portfolio that truly works for you.

Grafton Court
Wealth Management

Contact Us

Tel: +44 (0) 1454 800 506
Mobile: +44 (0) 7733 438 997
Email: martin.walls@gcwm.co.uk
Website: www.graftoncourt.co.uk
Address: 160 Aztec West, Bristol, BS32 4TU