# Permanent Wealth Partners: Our Investment Philosophy

## Invest in the world's leading companies - with a plan built to last

A simple, powerful investment philosophy grounded in ownership, discipline and real-world risk management.

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# 1. You're already participating in the market - just not yet as an owner

Every day, you rely on companies like Amazon, Microsoft and LVMH. What you may not realise is that you can become a co-owner in these businesses through equity investing.


Owning equities is not just for the experts. With the right approach, it's one of the most accessible and effective ways to build long-term wealth.

At **Permanent Wealth Partners**, we help you do this sensibly and strategically by buying into businesses you already know, through portfolios that are globally diversified, tax-efficient and aligned to your goals.

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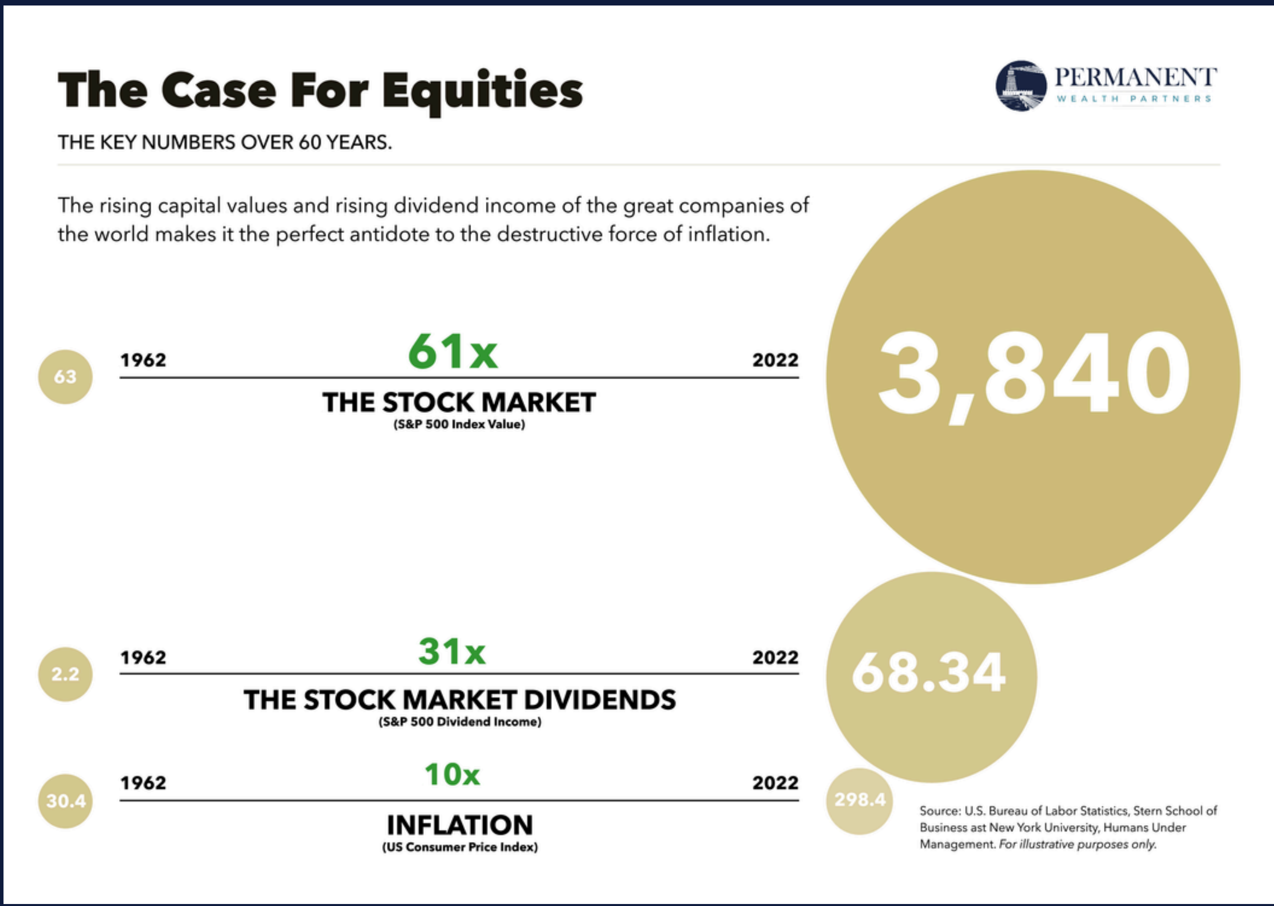
# 2. Investing isn't about prediction, it's about ownership.

Owning an equity is literally owning a share in a real company. When you invest, you're buying into the cashflows, brands, assets and people driving the global economy forward.

Rather than gambling on short-term movements or trying to outguess markets, we help our clients embrace the ownership mindset. This means:

- Thinking in decades, not days;
- Accepting that volatility is normal, but that markets reward patience; and
- Letting businesses do the heavy lifting, while we manage your risk.

# 3. Why equities matter




Equities provide something few other assets can: real growth above inflation.

Over decades, equities have dramatically outperformed cash and bonds.

They're not just growth engines - they're also income generators, through dividends that rise over time.

This is why our portfolios are built on a foundation of global equity exposure, blended with other assets to suit your goals.

# 4. Why we don’t de-risk at retirement

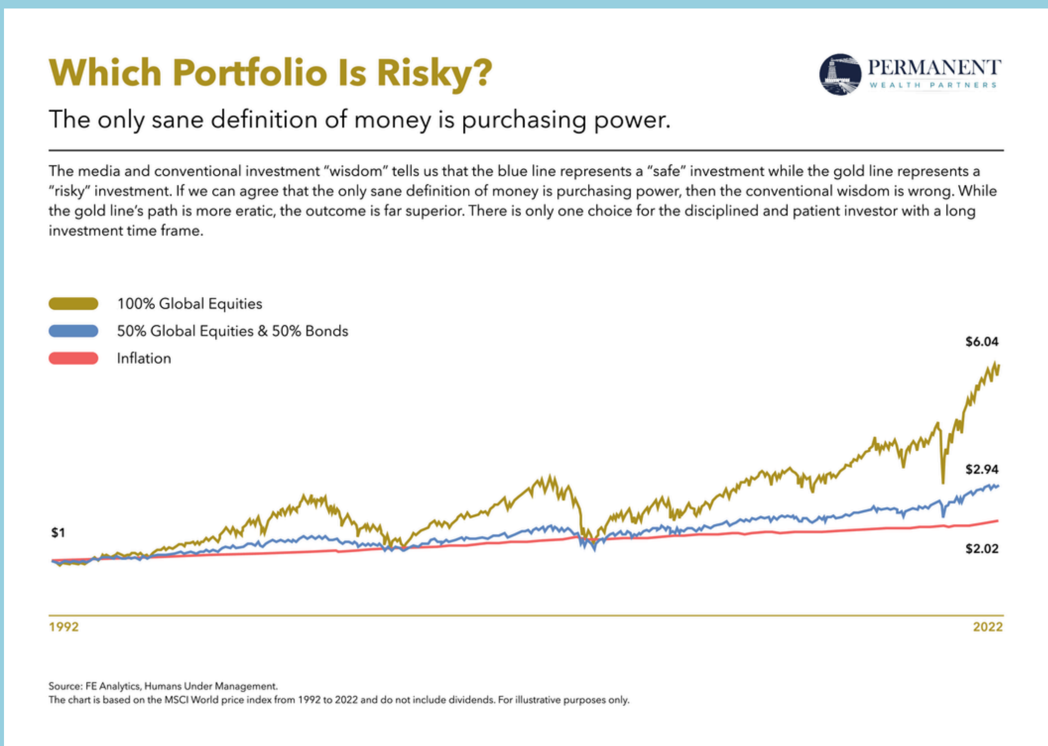
Many providers "de-risk" portfolios by increasing exposure to cash or bonds just as you hit retirement. **We disagree.**

In reality, a large allocation to fixed income at the start of retirement could increase your long-term risk - especially inflation and longevity risk.

Instead, we match your portfolio to your personal financial needs over the long-term. We calibrate your risk management to optimise your outcome. For example:

- Cash needs for the next 0-3 years = cash on deposit
- Cash needs for 4–9 years = portfolio of equities and bonds
- Cash needs for 10+ years = diversified equities portfolio

It’s not about being cautious or aggressive. It’s about being appropriate.

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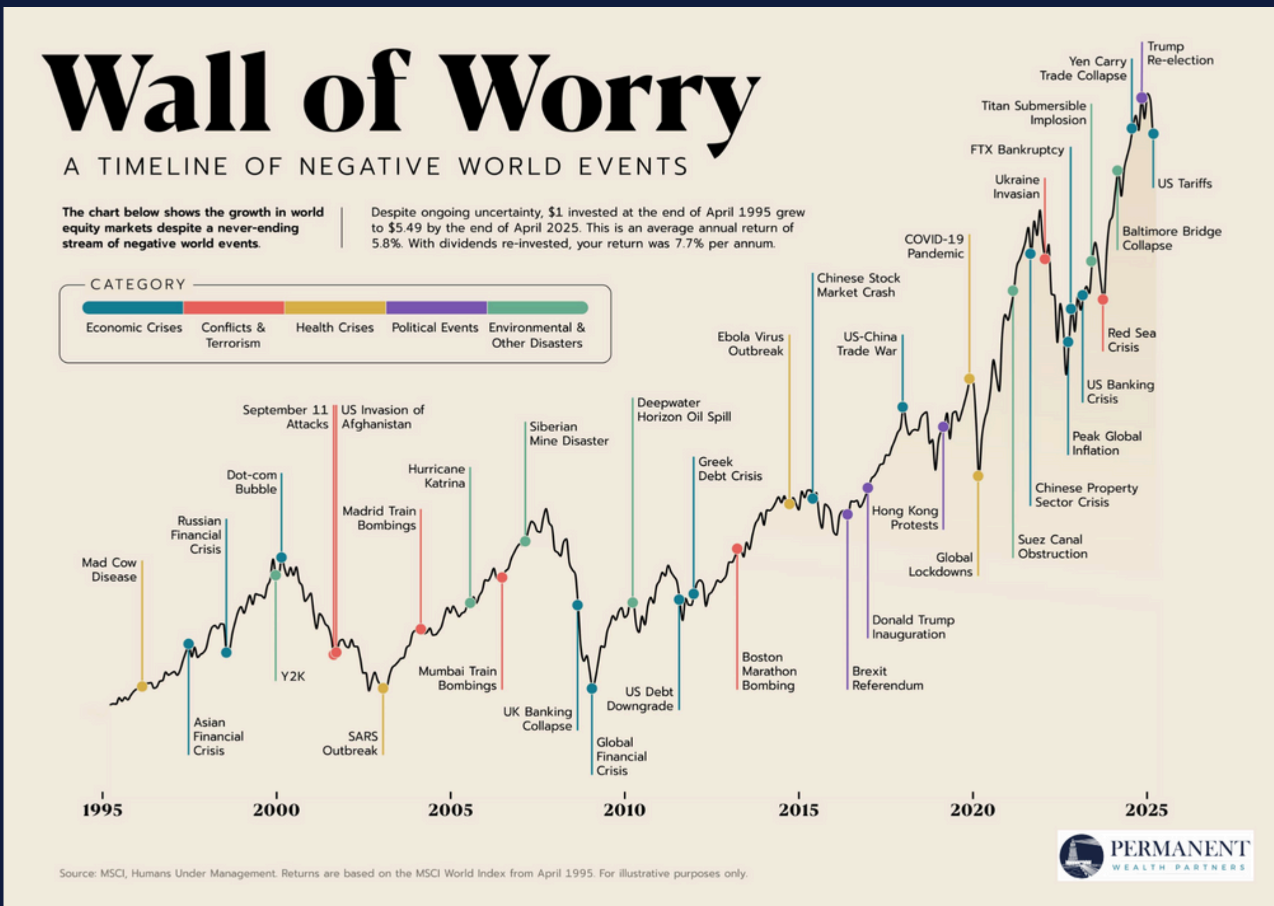
## 5. The Wall of Worry is real. But so is progress.

Markets climb a wall of worry. Geopolitical shocks, recessions, even pandemics feel frightening in the moment.

But historically, staying invested through uncertainty has rewarded those with patience and perspective.




We act as a behavioural buffer during volatile times, helping you avoid costly mistakes. Our role is not to predict events, but to build a plan that can withstand them.

# 6. Your portfolio is proactively monitored - but not constantly tinkered with

Our model portfolios are built on evidence, cost-efficiency and governance. Behind the scenes we follow a structured process that includes:

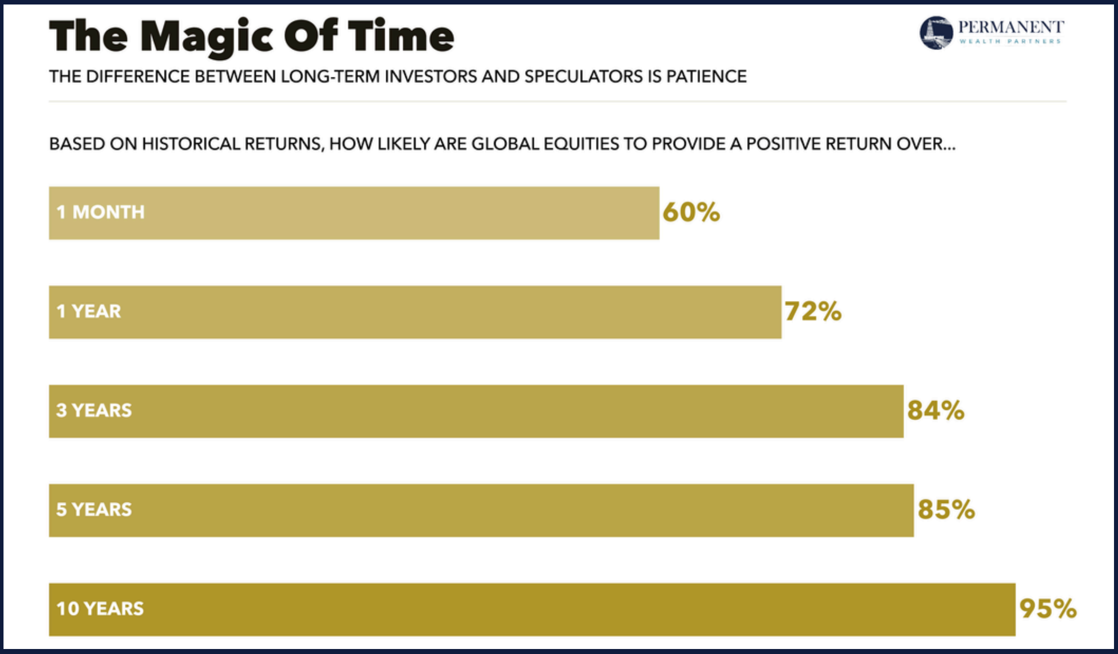
- Clear model portfolio parameters;
- Ongoing risk and performance monitoring; and
- Rigorous due diligence and cost control.

We don't believe in chasing fads or switching strategies with every headline. We believe in staying the course, with just enough flexibility to adapt sensibly over time.

# 7. Time is the most powerful tool in investing

The fact that markets go up and down all day every day is a huge distraction from the long-term growth of the biggest and best companies in the world.

Being invested for a long time means two things: firstly, we capture that long-term growth, and secondly, we benefit from the compounding effect on that growth.




Whilst the acronym CIRP stands for 'Central Investment & Retirement Proposition', we think of it as portfolios based on:

- **C**onsistency of returns
- **I**nflation protection
- **R**isk control
- **P**roductivity of capital

Each element works together to help you grow and preserve wealth, while reducing unnecessary risk .

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# 8. Investing with a purpose

Your financial goals should drive your investment plan, not the other way around.

At Permanent Wealth, we embed your investments within a broader financial strategy that accounts for:

- Your income needs and timeframes;
- Tax efficiency;
- Behavioural resilience;
- Cashflow forecasting and scenario modelling; and
- Estate and intergenerational planning.

Your portfolio is not a random collection of funds. It is carefully constructed and designed to facilitate and enhance your life.


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# How could our investment philosophy apply to your situation?

We don’t just build portfolios - we build long-term relationships rooted in clarity, trust and intelligent decision-making.

Our role isn’t to “beat the market.” It’s to help you make smart choices, stay disciplined through uncertainty and feel confident that your money is working in a way that aligns with your goals and values.

If you're curious about how our philosophy could support your financial future, feel free to get in touch:

📞 Give us a call at **020 3928 0950**
✉️ Email us at **hello@permanentwealth.co.uk**
🌐 Learn more at: **permanentwealth.co.uk**



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