

# What you need to know about Square Mile



**Friarsgate**  
Financial  
Planning

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## **Square Mile research investment funds**

The research team's focus is to identify funds capable of meeting their investment objectives.

They identify funds to build investments portfolios with your financial goals in mind, with funds that they believe offer the best value for money. Risk cannot be eliminated from portfolios - that's part and parcel of investing but they seek to manage this within an investor's risk profile.

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## **They don't just rely on numbers and how funds have performed in the past**

Once Square Mile have identified potential funds for portfolio inclusion they monitor them constantly through a combination of desk reviews and quarterly meetings with fund managers to ensure that they continue to meet their objectives.

While the performance of a fund is of interest, they are more concerned with what a fund is trying to achieve in the future and how the fund manager will seek to deliver this.

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## **Most of their time is spent in front of fund managers asking them questions and figuring out how they will perform in the future**

Square Mile are fortunate to have insight into the thinking of the very best fund managers in the industry through long standing and trusted relationships with fund management groups.

Square Mile don't believe you can get a deep understanding by simply looking at numbers but by regularly meeting with fund managers they can form firm opinions on how they think and work.

There are over **3,000 funds** available in the UK and only a small percentage of these pass through the Square Mile **rigorous research and selection process.**

In **2019** their investment research team met with **96 different investment management groups.**

They conducted over **800** meetings with fund managers.

From these meetings, they identified approximately and continually monitor **300** funds available to UK investors.

# The Square Mile research process

The below flow chart demonstrates the research process Square Mile go through to research, select and monitor the right funds.



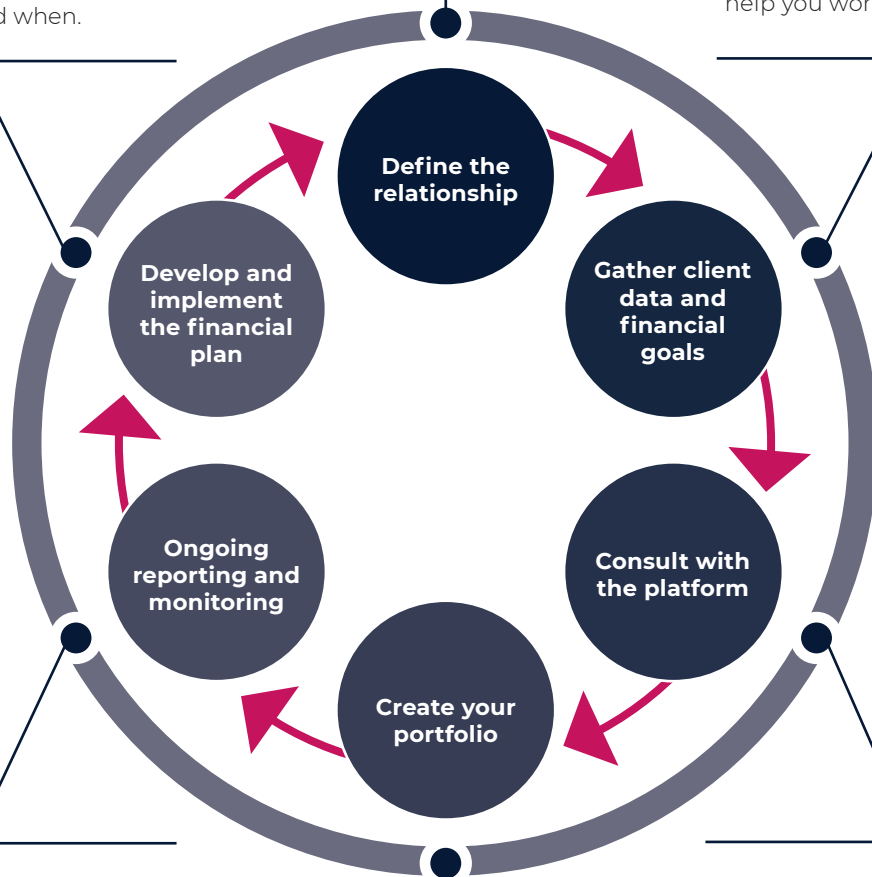
# The client journey

Once Friarsgate Financial Planning Ltd understand what you want to achieve we will **create** a financial plan for you and a personalised report detailing your recommendations and next steps.

As part of this process Square Mile will provide up to date information to Friarsgate Financial Planning Ltd on what they have done to your portfolio and when.

Friarsgate Financial Planning Ltd will work closely with you to understand what you are trying to achieve, by when, and your **attitude to risk**. This enables us to build a financial plan that provides you with the best opportunity to meet your goals in the most tax efficient way.

Friarsgate Financial Planning Ltd will gather information about **what money** and assets you have and provide cash flow planning to help you work towards your goals.



Friarsgate Financial Planning Ltd will review the progress towards your goals and adapt your financial plan as your needs change.

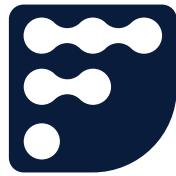
Friarsgate Financial Planning Ltd have chosen Square Mile to run your investments on a platform. Square Mile will direct your investments into the most suitable portfolio(s) and Friarsgate Financial Planning Ltd will continue to provide ongoing due diligence of both Square Mile and the portfolios.

Your money is then placed on to a platform (a facility that allows individuals to administer their investments). This platform provides a secure place for your assets, shows all the reporting requirements and provides access to different investment options depending on your requirements and tax situation.

## Square Mile are responsible for:

1. Researching and selecting the investments that make up your portfolio
2. Making the day-to-day decisions about the investments in your portfolio

# How Square Mile work with Friarsgate Financial Planning Ltd to help you



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At all times Friarsgate Financial Planning Ltd are responsible for managing the relationship we have with you and also the relationship we have with Square Mile. Below is an outline of how Square Mile help us to provide the right investment choices for you.

What Square Mile do	What Square Mile don't do
Square Mile keep Friarsgate Financial Planning Ltd fully informed of all that happens within your portfolios.	Square Mile do not offer financial advice – this is the role of Friarsgate Financial Planning Ltd.
Square Mile report formally to Friarsgate Financial Planning Ltd quarterly on their thoughts and actions in relation to your portfolio. Friarsgate Financial Planning Ltd will then take these thoughts to make sure your financial plan remains relevant to meeting your long-term objectives.	Square Mile do not hold personal information about you and will not contact you directly. They only have access to your portfolio to the extent that they can process relevant changes.
As Square Mile do not hold your assets and Friarsgate Financial Planning Ltd manage the relationship with you, costs are kept to a minimum. Friarsgate Financial Planning Ltd will happily provide you with a breakdown of these costs.	Square Mile do not hold your assets. The platform provider, who have been recommended to you by Friarsgate Financial Planning Ltd hold these. You therefore continue to have the security of knowing that your assets are in the safe hands of a regulated financial firm.

Past performance is not a guide to future returns and the value of capital invested and any income generated from it may fluctuate in value.

## Want to know more?

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For more information on Square Mile please visit [squaremileresearch.com](http://squaremileresearch.com)