



WISE INVESTMENT

INVESTING IN RELATIONSHIPS



We are now getting towards the middle of 2021 and we are pleased that society is starting to open up again. This has meant that we are able to have a few more people working from the office and for those Wise team members who have been in the office so far it has been a lovely reunion.

We can also now start seeing some of you face to face rather than virtually and although it has worked well having meetings online during the lockdown, and it is something we will continue to offer, we do also value seeing you all in real life.

We hope you are enjoying getting these newsletters from us.

Please do let us know if there is anything in particular you feel we should cover in the future.

MARKET UPDATE

As we head to the middle of the year, equity markets have continued to appreciate. However, there have been several occasions this year where rapid gains have evaporated just as quickly as they came. Stock markets appear to be struggling with balancing the optimism following the gradual reopening of the economy resulting from an end to the lockdown with the reality that in many cases share prices already more than reflect this. Economic data is resoundingly positive, partly because it is bouncing back from the declines that occurred a year ago and partly because of renewed confidence. It all feels to us rather like investors are basking in the summer sunshine choosing to overlook the fact that the weather will, at some point, inevitably turn colder.

Potential high inflation is causing nervousness, particularly in the bond market. These issues may be transitory. First of all, year on year data is showing a strong recovery off a low base in commodity prices and general demand. Secondly, there is an inevitable timing mismatch between demand and supply where supply has been reduced (due in part to social restrictions creating a lack of demand) and then takes time to build back up to meet surging appetite as it recovers. Yet, typically, supply will eventually rise to meet demand and restore some equilibrium. There are possibly some areas that may see more permanent inflationary dynamics. For example, will the preference for working from home lead to a deluge of home improvements and reconfiguration creating demand for building materials (and builders)? To what extent will the transition away from carbon-based energy put demand on other raw materials, such as copper, that are key components of electrical power delivery?

Beyond the current concern over inflation is the removal of special policy measures by central banks that have kept interest rates at the lowest levels they have been at in living memory. If it isn't inflation that corrects overextended equity market prices then it could possibly be tightening of monetary policy that is due at some point (or, for that matter, something entirely different).

Currently, our view is to remain cautiously invested within the terms of the investment mandates we manage on behalf of our clients. This enables us to capture some of the bond and equity market momentum whilst hopefully dampening losses should either or both fall substantially. In addition, this provides us with the capacity to deploy capital into these areas should pricing become more appealing.

Robert Blinkhorn

Head of Investment Management



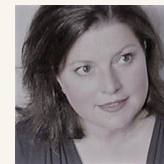
OPENDOORZ NETWORKING

www.opendoorz.biz/



We believe in effective networking and being an active part of the Oxfordshire business community. Over the last 10 months we have formed great business relationships within Opendoorz including Mary West from The Money Consultancy.

www.themoneyconsultancy.com



The Money Consultancy is a local mortgage broker that we have gotten to know very well through virtual meetings and team introductions. We are delighted to say that we have made a number of client introductions and the feedback has been glowing about Mary and her team.

'The Money Consultancy offers advice covering a comprehensive range of mortgages from across the market and could save you valuable time, effort and money. We also specialise in larger loans. We do not advise on products available directly from lenders.'

It is important to review your mortgage regularly as part of your overall financial planning and we would be happy to make an introduction.

NEW IN 2021

Exciting news – We're pleased to announce that the replacement for Pershing's Client Portal has now been launched.

This can be accessed through My Wise Investment:

<https://clients.wiseinvestment.co.uk/>

If you are a client of Wise Investment and you would like to sign up to this service, please get in touch with your adviser or give us a call.

My Wise Investment will give you an overview of your financial holdings with us all in one place, anytime anywhere either on your desktop or using our app on your smartphone and tablet.

Using 'My Wise Investment' you will be able to:-

- View your Investment portfolio
- Review your pension details
- Store important documents
- Send and receive secure messages
- Send documents securely
- Set your own reminders about renewals and payments
- Track the value of your property

Deborah Dunks

Head of Financial Planning

YOUR COTSWOLD LINK

www.cotswoldlinkonline.co.uk

COTSWOLD LINK

Did you catch us in the Cotswold link this month? Keep your eyes peeled for the next instalment of our generational wealth initiative.

Here's a little teaser:

"Thankfully, young adulthood is the perfect time to get your financial affairs in order, offering the potential for greater returns later in life. Investing wisely now can enable your future young ones to enjoy the advantages of a potential university fund, driving lessons, possibly even a first car, and generally a leg up into the world."



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Wise Investment is authorised and regulated by the Financial Conduct Authority (firm reference number 230553). Your capital is at risk as values can go down as well as up.

The Great Barn
Chalford Park Barns
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Oxfordshire
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Open 9am - 5pm Monday to Friday

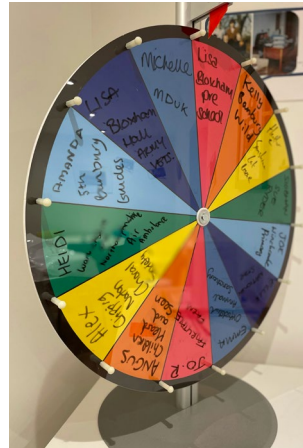
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CHARITY UPDATE

At Wise Investment, we try and support our local community as much as possible. To us, charitable donations and volunteering are part of the business.



CHARITY WHEEL OF FORTUNE

Through our monthly "Charity Wheel of Fortune" initiative, team members nominate a local charity to receive a donation of £250. The chosen charities get added to the charity wheel, which is spun in our monthly company meeting. The winning charity receives a cheque for £250. This simple event has allowed us to support local food banks, preschools, animal sanctuaries.

In April the chosen charity was the Chipping Norton Choral Society

<https://www.cnchs.org.uk/>

We have doubled our charity donation for May and donated £500 to the Stroke Association which is a charity very close to our hearts.

'We're here to support people to rebuild their lives after stroke. We believe everyone deserves to live the best life they can after stroke.' <https://www.stroke.org.uk/>

TWINTOWN 2022 UPDATE

We took part in the 2018 Twin Town Challenge and after the 2020 event was cancelled we are now signed up to take part in 2022.

So what is the TwinTown challenge? <https://www.twintown.org.uk/>

The Twin Town Challenge is a fun, team-based car challenge. The challenge is to buy a car for no more than £500, add your own style and drive it from Oxfordshire to Le Touquet, France, competing in challenges along the way. This is all done to raise money for local technology charity SpecialEffect (www.specialeffect.org.uk) based not far from our office. The Twin Town challenge has so far raised an amazing £830,000 for this charity which has changed the lives for many people with physical disabilities.

MEET THE TEAM

As we have grown, we're keen to keep you in the loop with any new names and faces.

This month, we highlight our amazing Admin team. Our business truly could not run without them.



We welcomed Eloise as our new Head of Administration earlier this year. Eloise lives in Cheltenham and has two dogs. She enjoys long countryside walks, reading and dining out. Eloise has worked in the Financial Services industry for the past 12 years, having previously worked in pensions and investment management administration before becoming a supervisor of a client services team.

"I am looking forward to working with all the highly skilled individuals who work at Wise Investment and continuing to deliver the fantastic, high quality service you're all used to."

Our Admin team are responsible for completing all manner of tasks, including phone calls and emails, as well as trading, technical paperwork and processing business. Your dedicated administrator is always happy to hear from you. For more information about our Admin team, follow this link:

<https://wiseinvestment.co.uk/about-wise-investment/investment-team>

