



# DISCRETIONARY PORTFOLIO MANAGEMENT



PRIVATE BANKING



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## DISCRETIONARY PORTFOLIO MANAGEMENT – LONDON OFFICE OFFERING

Established in 1986, our London office, through its distinguished Knightsbridge address, brings exemplary Private Banking, Investment Management, Real Estate Advisory and Corporate & Institutional Banking services to our discerning clients.

A vital component of Emirates NBD's Wealth Management Division, Investment Management astutely serves High-Net-Worth and Ultra-High-Net Worth individuals, families and select institutions. Our ethos is simple yet far-reaching in its impact – we help realise your multi-generational family vision, while navigating around risk and expertly managing the market metrics within our control.

We do this simply and transparently, with flexibility and accessibility.

We offer discretionary, advisory and execution services within our Investment Management solutions. The discretionary service, for clients seeking to invest upwards of \$2 million in our discretionary portfolio management service, provides freedom from repetitive, day-to-day administrative and investment-related responsibilities.

Characterised by bespoke investment strategies skilfully aligned with your risk tolerance and investment objectives, we deliver continual oversight and market expertise through a dedicated Portfolio Manager and a London-based Relationship Manager.





# DISCRETIONARY PORTFOLIO MANAGEMENT

The investment universe can be as complex as it is vast. To navigate this complexity, our solid international presence and operations in 13 countries contribute to investment opportunities in equities, fixed income and alternative investments. Emirates NBD London has the resources and the ability to meet your investment objectives.

Our strategic location helps you diversify your assets globally and presents an investment service that is fully compliant with the UK regulatory framework.





## OUR GOAL

Within discretionary portfolio management, we aim to deliver vital market intelligence and performance. This is achieved through a long-term strategy designed to exceed the target benchmark. We make this possible through our open architecture fund platform and group-wide capabilities, which help us to build and manage well-diversified portfolios underpinned by a variety of strategies. A powerful combination of specialist knowledge, a global network and the attention and expertise of a dedicated Portfolio Manager give you the edge you deserve.

Our range of discretionary strategies includes fixed income, multi-asset, thematic equity and real asset portfolios that can be invested into, in either USD or GBP currencies.



### FOCUSED

Your portfolio is meticulously designed to accomplish your objectives through a core allocation to dependable and diversified sources of return.



### TRANSPARENT

Our approach is transparent and based on traditional asset classes. At every step, you have direct access to your dedicated Portfolio Manager, who keeps you abreast of market trends, portfolio positioning and performance.



### EXPERT

Our portfolio managers filter the noise out of financial markets to focus on critical factors that have long-term effects. You benefit from institutional levels of quality and a highly proactive investment approach.





## OUR APPROACH

Emirates NBD London's portfolio management services are based on four fundamental principles:

### **BESPOKE**

A client-focused approach enables us to handcraft personalised portfolio solutions across sectors, themes, regions and asset classes.

### **PERFORMANCE-FOCUSED**

We believe that performance is return subject to risk, and we seek to design portfolios that reflect this relationship.

### **INDEPENDENT**

We are not tied agents and are therefore unbiased, which allows us to provide a suite of solutions that are best optimised for your financial goals.

### **DYNAMIC**

Research-led strategic asset allocation and dynamic tactical market positioning provide stronger investment outcomes.





# PORTFOLIOS

Employing a multi-pronged approach, Strategic Asset Allocation forms the foundation of our long-term investment performance, while short-term tactical decisions are made by our portfolio managers to take advantage of prevailing market conditions and opportunities. Reassuringly, a dedicated Portfolio Management team continually monitors capital markets to position your portfolio for greater risk-adjusted returns.

Because your Portfolio Manager has the discretion to act within a clearly defined and agreed upon framework while remaining aligned with the long-run investment strategy, expect performance that aligns more closely with your goals.

Emirates NBD London provides the following portfolio strategies:



**MULTI-ASSET**



**REAL ASSET & INFRASTRUCTURE**



**FIXED INCOME**



**THEMATIC EQUITY**



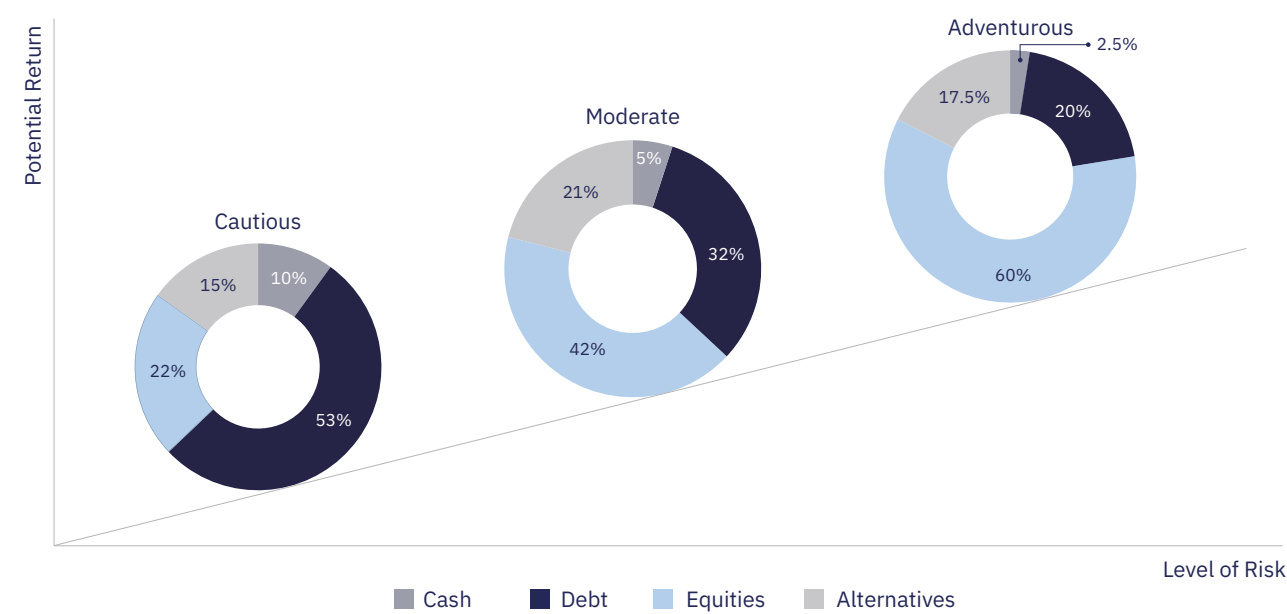
# MULTI-ASSET

As much an art as it is a science, asset allocation involves carefully bringing together and balancing different asset classes to build a multi-asset portfolio that can deliver sustainable returns with limited potential downside. The aim is optimisation and efficiency – maximising returns with an acceptable level of risk.

We provide global multi-asset portfolios, differentiated according to your individual risk profile – Cautious, Moderate or Adventurous. We can also craft a bespoke mandate to address your specific requirements.

If you possess a **Cautious** risk profile, you are advised to invest in allocations weighted towards safer assets. This portfolio is designed to meet your capital-protection needs while taking into account your reduced risk appetite.

Multi-asset Risk Profiles



Our **Moderate** investment solutions maintain a balanced blend of income generating and growth assets, ideal if you have a moderate risk appetite and are looking to grow your wealth over time.

An **Adventurous** risk profile means that, generally, the majority of your portfolio will be invested in growth assets. Such a portfolio meets your greater capital-growth requirements, taking into account your higher risk appetite.

Emirates NBD London Moderate Multi-asset Performance – Benchmark Index Comparison





# REAL ASSET & INFRASTRUCTURE

Emirates NBD London’s Real Asset strategy consists of higher yielding listed vehicles that represent either UK commercial real estate or OECD infrastructure, while opening up a source of income as well as capital growth backed by physical assets. The liquid nature of the structure enables us to flexibly position our portfolios in line with our preferred sectors.

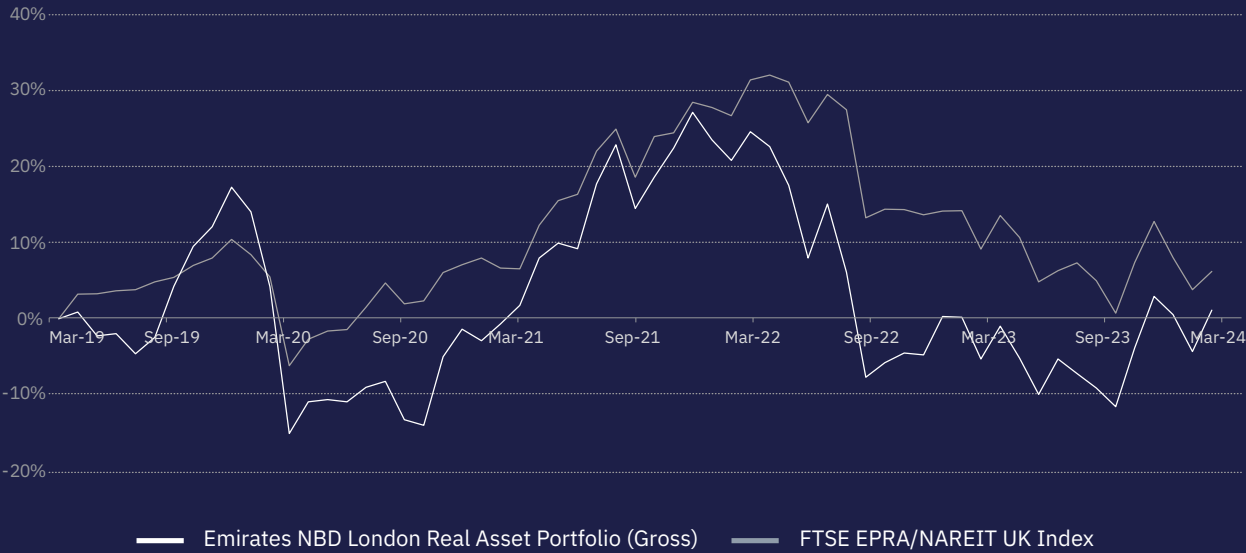
## WHY INVEST IN OUR REAL ASSET & INFRASTRUCTURE PORTFOLIO?

-  **PREDICTABLE RETURNS**
-  **TANGIBLE ASSETS**
-  **INFLATION HEDGE**
-  **LOW CORRELATION**

## Investing across strategies and major property types

Retail	Industrial warehouses	Office buildings
Student property	Life science property	Healthcare property
Energy storage	Transportation infrastructure	Digital infrastructure
Solar power plants	Wind power plants	Telecommunication towers

Emirates NBD London Real Asset Performance – Benchmark Index Comparison





# FIXED INCOME

Emirates NBD London manages a range of comprehensive fixed income strategies, accessible in both USD and GBP currencies. Our investment scope covers a broad spectrum of corporate and sovereign bonds, allowing us to construct the ideal portfolio to meet your return objectives.

Our considerable expertise in this asset class helps us pick promising credit opportunities that can deliver a source of principal return alongside generated income.

Why invest in our Fixed Income Portfolio?

**CAPITAL PRESERVATION**

We identify issuers of fixed income securities that are most likely to return your principal in full, following a specified period.

**INCOME GENERATION**

Your portfolio can be managed to deliver income at regular intervals, generated by the coupon payments of those securities.

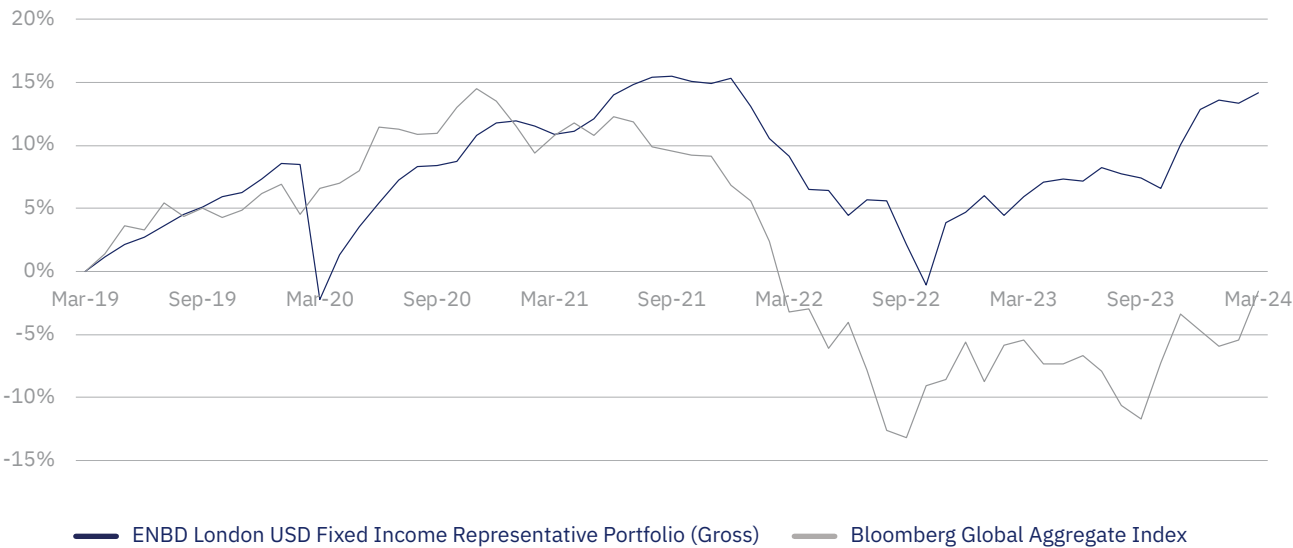
**CREDIT SELECTION**

We leverage the depth of our in-house expertise to seek out securities that offer opportunities for additional gains.

**DIVERSIFICATION OF RISK**

We focus on sectors of the global fixed income markets that are generally less affected by macroeconomic risks such as geopolitical events and economic downturns.

Emirates NBD London USD Fixed Income Performance – Benchmark Index Comparison



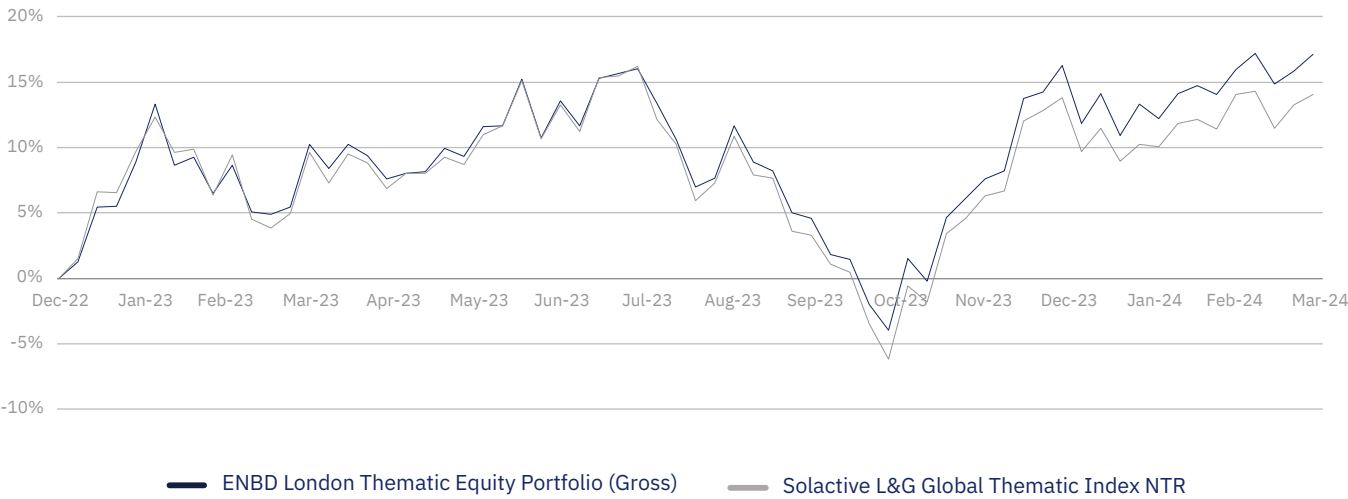


# THEMATIC EQUITY

Thematic investing allows you to capitalise on long-term trends created by the impact of economic, technological and social changes. This opens up opportunities for enhanced growth through exposure to the next generation of performance drivers.

Emirates NBD London has identified 13 themes across **Technology, Healthcare** and **Consumer Trends** sectors that position you to capture the most compelling growth opportunities early. These portfolios are actively managed and continually enhanced to respond to market developments.

Emirates NBD London Thematic Equity Performance – Benchmark Index Comparison



## TECHNOLOGY



Cloud Computing



e-Commerce



Cybersecurity



Gaming



Robotics & Auto



## HEALTHCARE



Biotechnology



Synergy of Pharma



Large Cap Pharma



## CONSUMER TRENDS



Health & Food



Clean Water



Electric Vehicles



Clean Energy



Battery Tech



# DISCRETIONARY PORTFOLIO MANAGEMENT TEAM



**Omid Salek-Haddadi, CFA**  
Head of Wealth Management, London

With experience and expertise in equal measure, Omid Salek-Haddadi has been managing wealth for 15 years. Prior to his current position as Head of Investments, he was an Investment Director at Emirates NBD, where he began his career. Omid played an integral role in developing the London Investment offering; he holds a degree in Economics from the University of Kent, and is a Chartered Financial Analyst (CFA).



**James Robert Baldwin, CFA**  
Portfolio Manager, London

Building on a sound foundation of practical experience, James Baldwin has been the Discretionary Portfolio Manager at Emirates NBD London since 2022. Prior to this, he was a Senior Investment Advisor and responsible for overseeing the delivery of investment solutions across all strategies offered in London. James began his career at James Hambro & Partners as an operations analyst. He graduated with a Master’s Degree in Economics from Durham University, and is a Chartered Financial Analyst (CFA).



**Danial Azmayesh, CFA**  
Investment Manager, London

Having worked continually in Investment Management for 16 years, Danial Azmayesh has been an Investment Manager at Emirates NBD London since 2022. He was previously a Fund Manager at Octopus Investments Ltd., where he was primarily responsible for the management of Global Bond and Alternatives Portfolios. He graduated with a Bachelor’s Degree in Mathematics from King’s College, London and is also a Chartered Financial Analyst (CFA).



**Chloe Catterick**  
Investment Analyst, London

Keenly analytical, Chloe Catterick joined Emirates NBD London as an Investment Analyst in 2022. She works across London’s investment strategies, where she offers a range of research and analysis capabilities. Chloe worked formerly as a Consultant at a renowned global investment bank. She graduated with a Master’s Degree in Investment Management from the University of Surrey.



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Investment in financial instruments involves risks and the returns may vary. Past performance does not guarantee future performance and the value of investments and the income from them can fall as well as rise. No investment strategy is without risk and markets influence investment performance. Investment markets and conditions can change rapidly and as with any investment, the value may fall as well as rise and in some circumstances you may not get back the full amount originally invested. You are not certain to make a profit, and may lose money or make a loss. The price and value of investments and the income derived from them can go down as well as up.

Where an investment involves exposure to a foreign currency other than the investor’s base currency, changes in rates of exchange may cause the value of the investment, and the income from it, to go up or down.

Investors should consider investing only if they can accept the risks associated with investing, including a loss of invested capital. No investor should invest without a thorough understanding of the risk factors associated with each investment strategy in the official documentation provided for each fund or strategy. Investors with questions should additionally seek independent investment advice tailored to their needs, circumstances, and risk tolerances.

In addition, nothing on this presentation shall, or is intended to, constitute financial, legal, accounting or tax advice. It is strongly recommended that you seek professional investment advice before making any investment decision. Any investment decision that you make should be based on an assessment of your risks in consultation with your investment adviser.

Before making an investment, you should make your own legal and tax determination (including any applicable exchange control regulations) on investment products and should consider carefully whether the investment product(s) are suitable for you in light of your personal risk appetite, liquidity requirement and return objectives (including the legal and tax regimes in your countries of citizenship, residence and/or domicile). Investors should consult their advisors on the legal, regulatory, tax, business, investment, financial and accounting implications of the investment.

There are risks associated with investing in securities. The price of investment products may move up or down, and may become valueless. It is likely that

losses are incurred rather than profit made as a result of buying and selling investment products. You should not rely on the contents of this document in making any investment decisions. Before making any investment, you should carefully read the relevant offering documents and seek independent legal, tax and regulatory advice. In particular we recommend you to seek advice regarding the suitability taking into account your specific investment objectives, financial situation or particular needs, before you make a commitment to purchase the investment product.

Where portfolios are held on a non-advised basis, you may wish to seek independent professional advice before making a commitment to invest in the investment product(s). In the event that you choose not to seek independent professional advice, you should consider whether the investment product is suitable for you.

The tax treatment of all investments depends upon individual circumstances and may be subject to change. Investors should discuss their financial arrangements with their own tax adviser as the value of any tax reliefs available is subject to individual circumstances. Levels and bases of taxation may change.

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Investing in some Financial Instruments may entail the use of leverage. In considering whether to engage in this form of investment, you should be aware that a higher degree of leverage can work against

you as well as for you. Although the possibility to earn significant profits by using leverage can be substantially higher, leverage can also work against you. If the price of the underlying instrument of an investor’s position moves in the opposite direction of what you originally anticipated, leverage will amplify the potential losses of the particular position. In summary, leverage magnifies both gains and losses. You are exposed to both the greater fluctuations in the value of your investment and the fluctuation in the value of your assets, which are used as the collateral and are themselves subject to market, credit, and liquidity risk. Loss of principal is possible. Some high risk investments may use leverage, which will accentuate gains and losses. Foreign investing involves special risks, including a greater volatility and political, economic and currency risks and differences in accounting methods. As mentioned above, a firm’s past investment performance is not a guarantee or predictor of future investment performance.

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