

December 2021

Investment Review



Introduction



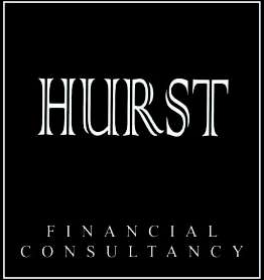
Hello and welcome to Investment Review to mark the end of 2021

First of all, I will let you know what our office working hours are over the Christmas period. Although we will be closed, as is usual every year our voicemail and email will be monitored so, if anything arises that you think requires attention then please do drop us a note and we can respond accordingly.

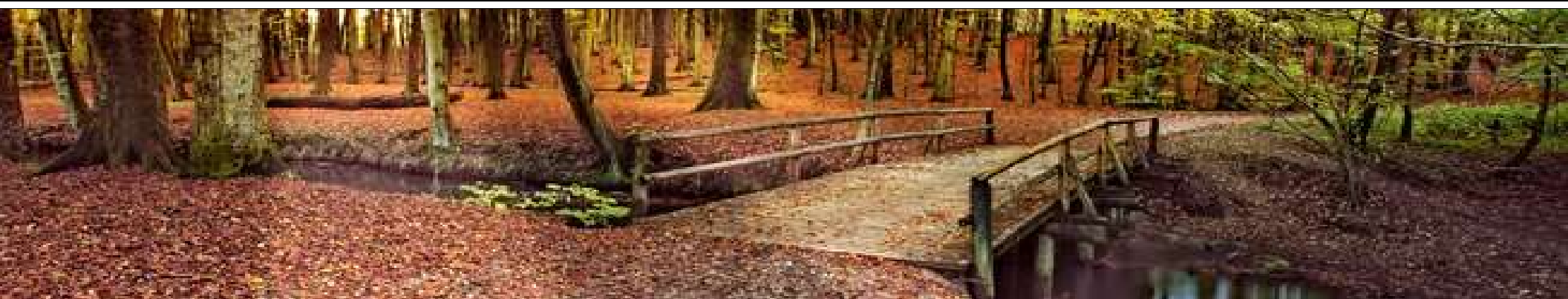
Adviser's individual contact details at the final slide if this review.



Christmas Office Hours



It is our intention to close the office the evening of the 22nd of December and to return to work on the 4th of January 2022.



Staff Changes



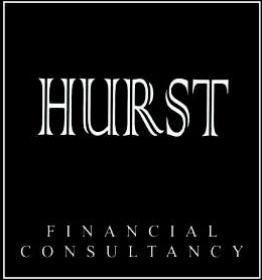
I'd like to bring you up-to-date with some of office changes.

After many years of fantastic help and assistance inside our office Sharon, is leaving the company. We would like to wish her well in her new adventures.

We are hoping that a new recruit will be starting in early January. The rest of our team remains focussed on providing the high standard of service we always aim for.



Investment Update



To give some consideration as to what has happened with our investments this year.

This is another situation where we have had to encounter a very difficult year. Geopolitical events have been challenging to say the least and with Covid and a new variant thrown into the mix, it looks like uncertainty will continue to reign, at least well into 2022.

That said, markets have been robust. Businesses have adjusted very quickly, and many businesses are in fact showing a return to reasonable profits. It won't be lost on anybody that there will be challenges for the travel industry especially and its linked and associated businesses, as the travel guidelines to and fro between slightly difficult to almost impossible.



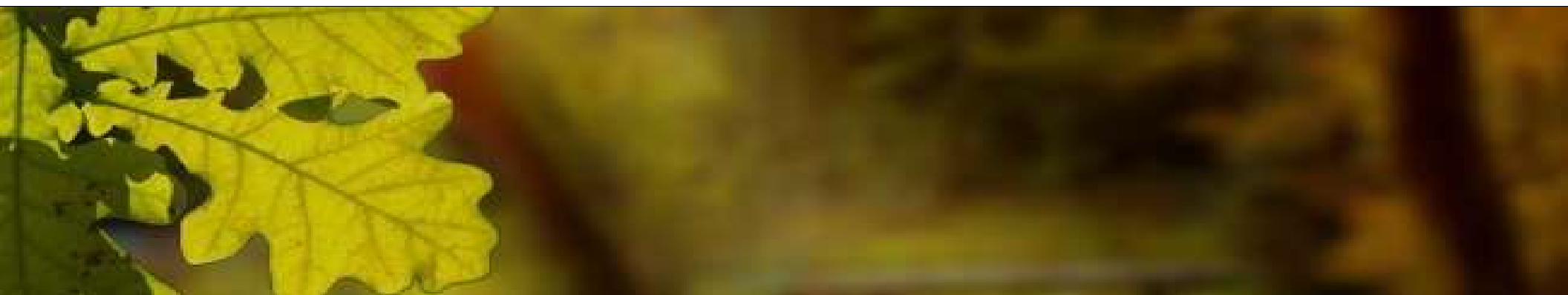
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We of course maintain a position that diversity in portfolios remains the best way to aim for growth.

We are pleased to report that a blend of all our portfolios, has shown growth of early double digits - around 14% over the year.

Please bear in mind this is an extreme average situation that I'm looking at here, as it blends all risk profiles that we monitor and maintain.



As usual when we do one of these investment reviews, we compare growth to the FTSE 100. We use the FTSE 100 as a comparison because it is an extremely publicised index and is always reported on in the news each day. It does not resemble a typical client portfolio.

That said our portfolios have “near” matched the FTSE 100 over this year and have done so whilst taking only half of the measured and technical risk as you can see from the graph on the next page.

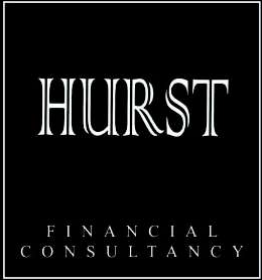


Pricing Spread: Bid-Bid • Data Frequency: Daily



30/11/2020 - 30/11/2021 Data from FE fundinfo2021

Outlook for 2022

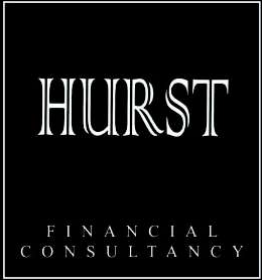


The outlook for 2022 is obviously uncertain. We do not recommend trying to play markets by timing entry or exit and therefore, where our investments are of a long-term nature, we always recommend that we sit tight through small variances such as have recently been experienced.

We must remember that we are investing money. Not gambling.



Process Changes



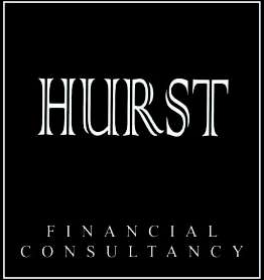
I will touch lightly on processes that we aim to introduce during 2022 and these will centre on our investment reviews. In these investment reviews we are obligated to ensure that any product that you have continues to be fit for your financial planning requirements.

We appreciate that we have a full and open communication channel with all of our clients, but this is an important part of regulatory process that we must tick off. During the first quarter of 2022 we anticipate introducing a new system where we will ask you to logon and just answer four simple questions which will form the basis for a review.

As usual, we encourage active client contact around any financial matter that they think may impact upon the arrangements that they have with us.



To Close

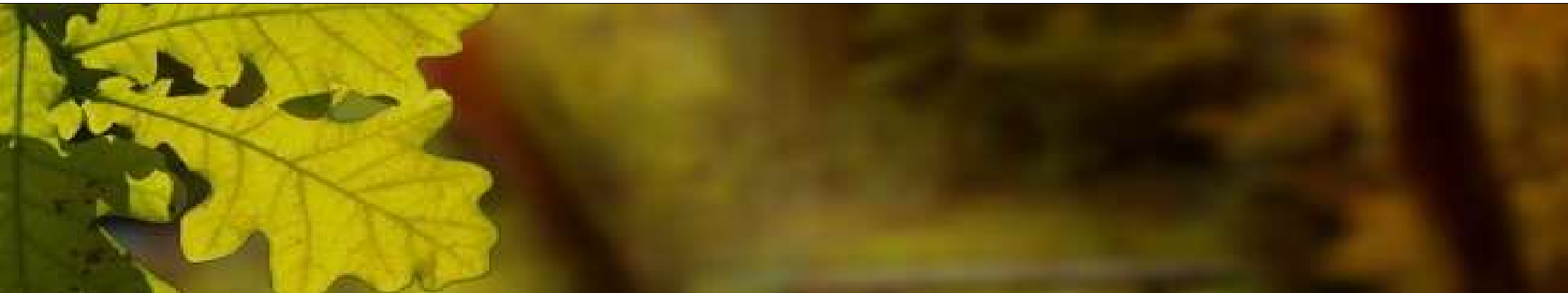


I would like to thank all our clients for the continued support during these very difficult times.

We continue to staff our office on a skeleton basis in order that we can ensure as much safety for each of the team members here as possible.

We won't be sending Christmas cards this year and instead will be donating to a local charity to help with toys for children who would not otherwise get any.

Finally, I wish you and your family the very best wishes for the season and of course for a healthy and successful 2022.



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