



GIBRALTAR ASSET MANAGEMENT
STOCKBROKERS & INVESTMENT MANAGERS

Professional Portfolio Management

A simpler approach to investing

The GAM Model Portfolio Service offers a professionally managed alternative to self-directed investing, designed around your risk profile and long-term objectives.



PROFESSIONALLY
MANAGED



COST EFFICIENT



DIVERSIFIED
PORTFOLIOS



ALIGNED TO YOUR
RISK PROFILE



The GAM Model Portfolio Service

Designed for investors seeking a professionally managed portfolio aligned to their risk profile and long-term objectives.



Professionally Managed

Our investment team monitors portfolios on an ongoing basis, making adjustments where required to help keep portfolios aligned with their objectives.



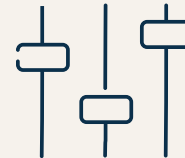
Cost Efficient

Portfolios are constructed primarily using low-cost ETFs, providing diversified market exposure through a transparent and efficient structure.



Diversified

Each portfolio provides exposure across multiple asset classes, sectors and geographic regions, reducing reliance on any single investment.



Aligned to your Risk Profile

A range of portfolios is available to match different attitudes to risk, from cautious investors through to those seeking higher long-term growth potential.

Professional investment management without the need to monitor markets or manage a portfolio yourself.

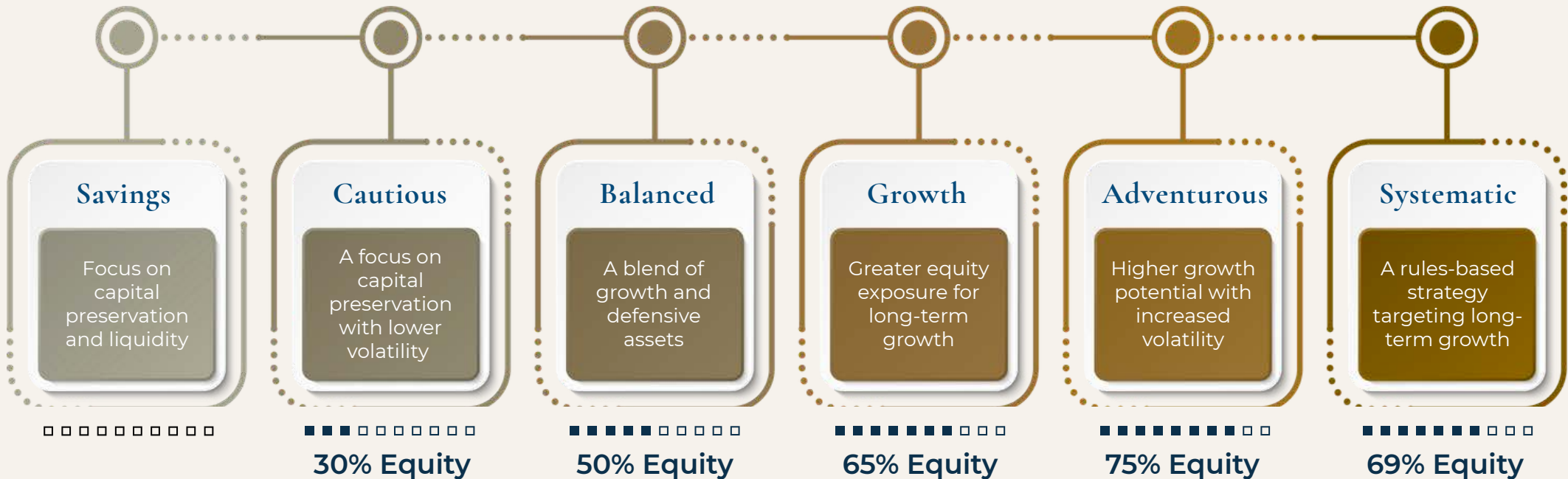




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The Portfolio Range

A range of portfolios is available to match different attitudes to risk, from cautious investors seeking capital preservation through to those targeting higher long-term growth.



Each portfolio is professionally managed and monitored on an ongoing basis by the GAM investment team. Portfolio allocations are actively managed and may vary over time. Equity exposure shown is indicative only.

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Understanding Risk

Investing involves more than choosing the right portfolio.

A range of risks can affect your returns over time.

Understanding these risks, and how to manage them, is essential to achieving your long-term financial goals.



Market Risk

Investment values can rise and fall due to movements in financial markets. Economic conditions, company performance, interest rates and global events can all influence returns over time.

Inflation Risk

Inflation can reduce the purchasing power of money over time. Investments need the potential to grow sufficiently to help preserve the real value of your wealth.

Time Horizon Risk

Different investment goals require different timeframes. Aligning an investment strategy with your objectives and expected investment horizon is an important part of managing risk.

Behavioural Risk

Emotional reactions to market movements can lead to poor investment decisions. A disciplined approach helps investors remain focused on their long-term objectives.

A rules-based strategy
helps investors remain
focused on their long-term
growth.

Concentration Risk

Holding too much of a portfolio in a single investment, sector or asset class can increase exposure to individual events. Diversification helps spread risk across a broader range of opportunities.

Professional portfolio management helps monitor and manage these risks through diversification, ongoing oversight and a disciplined investment process.

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How We Manage Your Portfolio

01 Market Intelligence

Global market, economic and investment data is continuously reviewed to identify trends, risks and opportunities across a broad range of markets.

This ongoing research helps inform portfolio positioning and provides valuable insight into changing market conditions.



02 AI-Assisted Analysis

AI-assisted quantitative analysis tools help analyse large volumes of market and ETF data, supporting investment research and opportunity identification.

By processing complex datasets efficiently, technology enhances the depth and consistency of the investment process.



05 Your Investment Experience

Investors benefit from secure online access to portfolio valuations, holdings and account information through the GAM client portal.

Regular factsheets, investment bulletins and market commentary help keep you informed, while client events and presentations provide additional insight into markets and portfolio developments.

03 Portfolio Construction

Linear Investments develops the strategic asset allocation framework used across the GAM Model Portfolio Service.

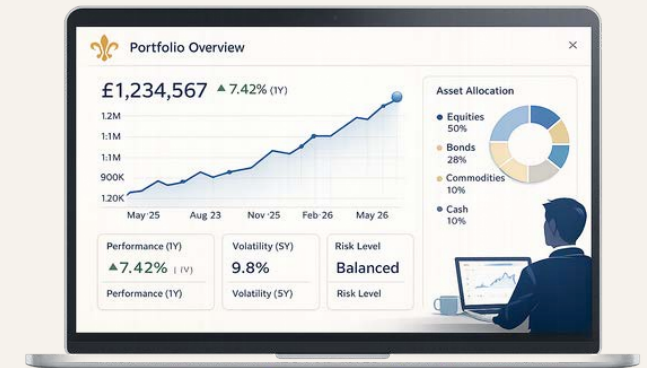
Diversified ETF portfolios are then constructed to align with different investment objectives and attitudes to risk.



04 Ongoing Oversight

Gibraltar Asset Management monitors portfolios on an ongoing basis, reviewing allocations and market developments.

Where appropriate, portfolios may be rebalanced or adjusted to help maintain alignment with their intended objectives.



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Why ETFs?

Exchange Traded Funds (ETFs) are investment funds that provide exposure to a broad range of underlying investments through a single holding.

By investing in one ETF, investors can gain exposure to hundreds or even thousands of securities across different markets, sectors and regions.



A single ETF can provide exposure to hundreds of underlying investments.

Why We Choose ETFs



Diversification

Exposure to a broad range of investments, sectors and regions.



Cost Efficiency

Typically lower cost than many traditional investment funds.



Global Access

Efficient access to markets and asset classes around the world



Transparency

Clear visibility of underlying holdings.



Liquidity

ETFs can be bought and sold efficiently within portfolios when changes are required.

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Investor Benefits

Beyond professional portfolio management, GAM clients benefit from regular communication, market insights and convenient access to their investments through a transparent and client-focused service.



Client Events & Market Briefings

Attend exclusive client presentations and market updates, providing insight into portfolio positioning, economic developments and investment opportunities.



Investment Updates & Factsheets

Monthly portfolio factsheets, investment bulletins and market commentary to help you stay informed about your investments.



Local Team & Personal Service

Our Gibraltar-based team is available to answer questions and provide support, giving you direct access to experienced investment professionals.



Transparent & Flexible Investing

No exit fees or penalties, clear reporting and a simple fee structure designed to provide confidence and flexibility as your circumstances evolve.

A rules-based strategy for long-term growth

Supporting investors through professional management, transparent reporting and ongoing communication.





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Contact Us

Take the next step towards professionally managed investing.

www.gam.gi

gam@gam.gi

+350 200 75181

Gibraltar Asset Management is a trading name of Gibraltar Asset Management Limited

Authorised and regulated by the Financial Services Commission

World Trade Center, Suite 5.28, Gibraltar

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Key Risks & Disclaimer

Important Information

Gibraltar Asset Management Limited ("GAM") is authorised and regulated by the Gibraltar Financial Services Commission.

The GAM Model Portfolio Service is provided on a non-advised discretionary basis. The information contained in this brochure is provided for general information only and does not constitute investment advice, investment research or a personal recommendation.

Investors are responsible for selecting the model portfolio that best reflects their own objectives, financial circumstances and attitude to risk. GAM may provide educational material and a Risk Self-Assessment Questionnaire to assist investors; however, these are provided for guidance only and do not represent a suitability assessment or personal recommendation.

Model Portfolios are managed on a discretionary basis. GAM may change asset allocations, rebalance portfolios and replace underlying investments without prior notice where considered appropriate for the ongoing management of the selected portfolio.

Portfolio allocations, underlying investments and investment strategies may change over time. Exchange Traded Funds (ETFs), collective investments, cash and other permitted investments may be used within the portfolios.

This brochure is intended for retail clients considering the GAM Model Portfolio Service and should be read alongside the relevant Terms of Business, Risk Warnings, Fee Schedule and other client documentation before investing.

Investment Risk

The value of investments can rise and fall and you may receive back less than the amount originally invested.

Market Risk

Investment values may be affected by movements in financial markets, interest rates, inflation, economic conditions and global events.

Portfolio Risk

Although portfolios are diversified across asset classes and regions, diversification cannot eliminate investment risk or guarantee positive returns.

Time Horizon

These portfolios are intended for medium to long-term investors. Investment values may fluctuate significantly over shorter periods.

A rules-based
strategy
for long-
term growth

Past Performance

Past performance is not a reliable indicator of future performance. Target returns and investment objectives are not guaranteed.

The value of investments and the income from them can fall as well as rise. You may not get back the amount originally invested.

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