

# PROTECTING WEALTH ACROSS BORDERS

**UK  
Pension**

**HARBORSIDE**  
INVESTMENT MANAGEMENT

Providing bespoke investment solutions  
focused on risk adjusted returns.

This information is general advice for investors and does not take account of investors' objectives, financial situation or needs.

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# NAVIGATING YOUR GLOBAL WEALTH WITH CONFIDENCE.

## **Managing a UK Pension transfer requires a specialised approach.**

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For expats or returning Australians, managing UK pension assets (such as a SIPP or QROPS) adds layers of complexity, currency risk, and administrative burden.

### **The Challenge:**

Standard Australian platforms often force premature currency conversions or offer limited investment options that fail to manage downside risk in global markets.

### **The Solution:**

The Harbourside UK Pension Portfolios solve this by providing bespoke investment solutions built exclusively using AUD-denominated Global ETFs. This allows you to maintain your currency exposure while accessing professional, active asset allocation. We focus on smoothing your return profile through careful risk management, ensuring your overseas wealth is protected.

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# OUR PORTFOLIOS

**We offer three distinct profiles to match your specific timeframe and risk appetite.**

## **Moderate Portfolio:**

Allocation: 70% Defensive / 30% Growth Assets.

Timeframe: Minimum investment timeframe of 3-5 years.

## **Balanced Portfolio:**

Allocation: 50% to Defensive Assets / 50% to Growth Assets.

Timeframe: Minimum investment timeframe of 5-7 years.

## **Growth Portfolio:**

Allocation: 20% to Defensive / 80% to Growth Assets.

Timeframe: Minimum investment timeframe of 7+ years.

# CLARITY, CONFIDENCE, AND CONTROL



Sophisticated global investing, tailored for your specific retirement vehicle.

## 01 Dedicated AUD Exposure

Avoid unnecessary currency conversions. Our portfolios utilise AUD Denominated Global ETFs, giving you complete control over your currency exposure.

## 02 SIPP & QROPS Ready

Designed exclusively for UK Pension Clients (QROPS & SIPP) on Novia Global, ensuring seamless integration with your international retirement structure.

## 03 Professional Oversight

The model rebalances at the manager's discretion as needed. This active oversight keeps your asset allocation perfectly aligned with your risk profile.

## 04 Bespoke Solutions

We offer a range of bespoke investment solutions which can be tailored to meet individual investment needs - from strict wealth preservation to long-term capital growth.

# MEET THE TEAM



**ROBERT COYTE**  
CEO



**MATT DAVIS**  
UK Advice Relationship Manager

**EXPERT MANAGEMENT. TAILORED EXECUTION.**

## **Key Features:**

Minimum Investment: AUD 25,000.

Investment Management Fee: 0.50% p.a.

Suitability: UK Pension Clients (QROPS & SIPP) on Novia Global.



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