Discretionary Portfolio Management
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.
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. This is made 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.

**Our Goal**

**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.

**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.

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

**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.

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’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

- May-18
- Nov-18
- May-19
- Nov-19
- May-20
- Nov-20
- May-21
- Nov-21
- May-22
- Nov-22
- May-23

- Emirates NBD London Real Asset Portfolio (Gross)
- FTSE EPRA/NAREIT UK Index
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.

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<th>Consumer Trends</th>
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<td>Health &amp; Food</td>
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Emirates NBD London Thematic Equity Performance – Benchmark Index Comparison
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.
CIO REPORT

cause the value of the investment, and the
Where an investment involves exposure to a
certain to make a profit, and may lose money or
and the income derived from them can go down
and the returns may vary. Past performance does
returns may vary. Past performance does
to purchase the investment product.
investor's base currency, changes in rates of exchange may
cost of the investment, and the
incomes from it, to go up or down.

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to purchase the investment product.

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the investment product(s). In the event that you
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investment product is suitable for you.
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as the value of any tax reliefs available is subject
to individual circumstances. Levels and bases of
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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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