# GEOFF DOVER

## CEO & Founder of Heirloom Investment Management

HEIRLOOM
INVESTING

## FIRM PROFILE

### HEIRLOOM INVESTMENT MANAGEMENT

#### Principled Investing. Reliable Long-Term Solutions

In today's unpredictable financial market and rapidly-changing global environment, investors require more diversified investment portfolios at a time when investment products are increasingly complex. Geoff Dover is the Founder and Chief Investment Office for Heirloom Investment Management (Heirloom) which offers fully-customized, institutional-quality global investment solutions to high net worth individuals and family offices to help them reliably meet their financial goals. Heirloom's innovative solutions are primarily delivered as an Outsourced Chief Investment Officer (OCIO) which offers independence, customization and fiduciary responsibility to its clients.

#### Diversification to Preserve and Grow Investment

Heirloom uses a macro-thematic investment approach to both protect and grow investor capital. This investment strategy has been successfully applied by Canadian pension plans and sovereign wealth funds for 20+ years and is now available to individual investors through Heirloom. The consultancy McKinsey advocates that this type of macro investment strategy, and not individual security selection, generates most investment returns over the long term.

Heirloom's macro-thematic investment strategy diversifies across asset classes and geographies to harness opportunities created by global long-term trends. Identifying the key factors of value and risk that drive an investment's return allows Heirloom to better understand how portfolios will respond to the changing macro-environment. This enables it to move away from riskier individual security selection and apply forward-looking risk management versus the traditional backward-looking process of most investment managers and advisors.

#### Co-Investment Opportunities

In response to investor requests, Heirloom has launched a Co-Investment Program to make individual investments and investment themes available more broadly. These structures offer greater alignment and lower fees than funds.

- **Litigation Finance**. As globalization continues and legal systems deal with larger and more complex commercial cases, many cannot afford to fund increasingly costly legal cases. Recent changes in Canada's regulatory environment have planted the seeds for a new investment asset class - litigation finance. The high returns and low correlation with other asset classes have enabled this industry to thrive in other countries such as the US, UK and Australia. Since the industry is still nascent in Canada, early adopters and savvy investors can take advantage of this lucrative ecosystem.

- **Dry Bulk Shipping**. Global trade has grown steadily since 1980, increasing the need for commodity shipments worldwide. Before the Financial Crisis, orders for new dry bulk vessels to ship supply skyrocketed resulting in dramatic overbuilding in 2011-2013. This led to charter rates, and profitability, decreasing significantly. In classic cyclical-industry mechanics, this oversupply led to a dearth of new orders. After bottoming in 2015-2016, charter rates have begun to recover. Rates are still well below long-term averages but the mean-reversion appears firmly established.

- **Impact Investing**. Heirloom's Ethical Investing solution allows investment aligned with personal moral or religious beliefs. Impact Investing is one component of this, where an attractive investment return can be earned in addition to the social benefit. Particular investments include financing renewable energy projects, providing growth capital to businesses employing otherwise hard-to-employ people, and investments that further the vision of GCC leaders to improve Labour and Staff Accommodations, benefiting many thousands of residents and their families.

Co-investments offer investors opportunities to diversify and stabilize their portfolios by gaining access to exclusive opportunities and strategies at a more reasonable price-point, with strong alignment with the investment team.

Heirloom has proven that its cross-asset, thematic strategy delivers superior returns with lower-risk, which is well suited to typical family office capital-preservation focused portfolios. Should you be interested in ways to adopt thematic investing principles for your family office portfolio, please visit our website (www.heirloominvesting.com) or contact Beth at info@heirloominvesting.com / +971 4 315 9708.

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