



# Our 10 Most Frequently Asked Questions

**ISACO**  
LET'S BUILD WEALTH TOGETHER.



**Paul Sutherland**  
**Managing Director of ISACO**

My name is Paul Sutherland and as the Managing Director of ISACO, I wish you the warmest of welcomes. Here are the 10 questions covered:

- Question 1: Who is ISACO?
- Question 2: What do you do?
- Question 3: What is your track record?
- Question 4: Who are your clients?
- Question 5: Who makes the trades?
- Question 6: How much time is involved?
- Question 7: How much do I need to invest?
- Question 8: What are the fees and how are they paid?
- Question 9: Do you have any testimonials of satisfied clients?
- Question 10: Can you provide me with some names and telephone numbers of your long-term clients?

I'm sure you'll find all the answers you are looking for, however if for any reason you don't, I would love to speak to you and answer any additional questions you have. Email me direct at [Paul@ISACO.co.uk](mailto:Paul@ISACO.co.uk)

You can also go to our [FAQ on our website >>](#) and search there is you like.

If you would like to speak to my brother Stephen, ISACO's lead investor, email Stephen at [Stephen@ISACO.co.uk](mailto:Stephen@ISACO.co.uk)

Our private line is 01457 831 642. As you will discover when you read the FAQ, We are incredibly friendly, caring and highly responsive to clients questions and requests for help, support and guidance. Why not give us a try?

Yours sincerely,

A handwritten signature in blue ink that reads "Paul Sutherland".

**Paul Sutherland**  
**Managing Director**

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## Who is ISACO?

ISACO is a specialist in ISA and SIPP investment and the pioneer of 'Shadow Investment': a simple way to grow your ISA and SIPP.

Together with our clients, we have £57 million actively invested in ISAs and pensions.\*

We are a small, warm and friendly investment company that was started back in 2001 by brothers Stephen and Paul Sutherland.

Stephen and Paul are known as two extremely likeable, down to earth individuals who both live in Manchester, where the company is based.

\*15th November 2012: Internal estimation of total ISA and pension assets owned by ISACO Investment Team and ISACO premium clients.

## What do you do?

Our personal investment service allows you to look over our shoulder and buy into exactly the same funds as we are buying.

These are investment funds that we personally own and so you can be assured that they are good quality.

We are proud to say that by 'shadowing' us, our clients have made an annual return of 12.5% over the last four years\* versus the FTSE 100's 7.4%.

These returns, however, are not typical. We aim for between 12-15% per year and there is a chance our aims may not be met.

\*31st December 2008 - 31st December 2012.  
ISACO investment performance verified by Independent Executives Ltd.

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## What is your track record?

We are proud to say that by 'shadowing' us, our clients have made an annual return of 12.5% over the last four years\* versus the FTSE 100's 7.4%.

Our total return over the four years was 60%. A theoretical £100,000 initial investment would have grown into £160,000 versus a FTSE 100 tracker fund's £133,000.

We aim for between 12-15% per year however there is a chance our aims may not be met. We are also proud of our long-term track record. Since 1997, we've managed to achieve a better annual return than the FTSE 100.\*\*

Please be aware that this does not guarantee that we will continue to outperform it.

\*Source: Yahoo Finance: Cumulative return (Dec 31st 1997 - Dec 31st 2012) Stephen Sutherland 55.4%, FTSE 100 14.6%.

\*\* Source: Yahoo Finance: Average annual return (Dec 31st 2008 - Dec 31st 2012) Stephen Sutherland 12.5%, FTSE 100 7.4%. ISACO investment performance verified by Independent Executives Ltd.

## Who are your clients?

All our clients have one thing in common: they are frustrated with their investment returns and realise they need some expert help.

We currently have close to 400 carefully selected clients. Most of them have over £100,000 actively invested and the majority are DIY investors such as business owners, self-employed professionals and corporate executives.

We also have clients from the financial services sector such as IFAs, wealth managers and fund managers.

Our clients have all been hand-picked and carefully selected. And clients stay with us for the long-term. Because we form a very close and personal relationship with you, we have to make sure right from the start that there is a nice fit.

Sometimes we say no to people because we don't think the relationship will work over time.

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## Who makes the trades?

You make your own trades and your money is not held with us. This means you can trade from a platform of your choice.

It means you can stay where you are right now if you like.

The most popular low cost trading platforms are Fidelity's FundsNetwork™, Hargreaves Lansdown and CoFunds.

## How much time is involved?

Very little time is involved because we do all the hard work for you. We analyse the market on your behalf, pick funds that we believe have outstanding growth potential and we aim to buy and exit the funds at the optimum time.

## How much do I need to invest?

It's a personal decision and there is no set minimum or maximum limit. The good news is that because you are controlling your own account, you have the freedom to invest as little or as much money as you like.

You can start small and increase the amount as your confidence grows. Most of our clients have over £100,000 actively invested. However, when they start off, they may use just a portion of their overall portfolio and when they see confirmation of our abilities, they then make the decision to invest more.

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## What are the fees and how are they paid?

We have two levels of service to choose from, our Gold Service and Platinum Service.

These two levels of service have different fees and the amount you pay depends on your requirements. Before we could give you an accurate fee estimation and full breakdown, we would need to know more about you and what you are trying to achieve – and by when. To do this, we would book you in for an initial no obligation consultation with Paul Sutherland, ISACO's Managing Director. To arrange a consultation, please call us on 0800 170 7750 or visit our [Contact Us](#) page.

You can also email Paul direct if you prefer at [Paul@ISACO.co.uk](mailto:Paul@ISACO.co.uk), or call him on his private line which is 01457 831 642.

Some people take care of their fee by credit or debit card, while others pay through their accounts. We'll also soon be introducing flexible payment plans, so we have payment options to suit every type of client.

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# Do you have any testimonials of satisfied clients?

Yes, we have over 100 testimonials and you can see a large sample of client testimonials by [clicking here](#). Here's some that may be of interest:

"I liked meeting the Sutherland brothers and their colleagues - very professional, yet humble and genuine people who take a real interest in their clients."

**Stephen Swinbank, Chair of Trustees, NCR Ltd pension fund**

"It's clear you really care about your clients and want to help them reach their goals. I am happy to continue to follow your guidance as I have done the last few years."

**Mel Rosenthal, retired dentist and property investor**

"Stephen spent almost an hour discussing many aspects of investing and all at no charge. Personal care, guidance and insight of this quality is invaluable to me as an investor."

**Brad Gibbs, Project Control Consultant**

"I found that the telephone call with Stephen gave me tremendous value. I am delighted to be a client of ISACO and would definitely recommend your service to others."

**Matthew Dorrington, Investor**

"If you are looking for a company with a deep understanding of the stock market, market cycles, the best time to buy and the best time to be in safer investments, ISACO hits the mark."

**Bob Liddell, retired business owner**

"Most people who write market reports just touch on what most of us already know, and certainly none of it has any really logical thinking, unlike your comments."

**Lee Clarke, wealth manager**

"I have been a client of ISACO for several years and have been strengthened in confidence, not only by their professional skills but by their total honesty and integrity."

**Bob Sweeney, retired business owner**

"When it comes to investment, it is hard to tell who is good – but I have been very impressed with Stephen, his record and the logic of his approach."

**Richard Koch, bestselling author**

"Your ISA Guide - very simple and concise message. Plain English with no fluff."

**Raj Mathapati, software consultant**

"What a pleasure to have great service like yours."

**Mark Crittenden, managing director**

"The Daily Market Updates and the Big Picture are both superb. Stephen is a genius. I am so excited by this opportunity and can't wait to get started. Stephen and Paul are an inspiration to me and I know I have made the right decision in joining ISACO."

**Simon Webb, bridge engineer**

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“Thank you for taking the time to talk to me on Friday evening. I am still taken aback by the value of the information received. It was definitely much more than I was expecting. Truly excellent, 11/10!”

**Bas Darigala, tax and accounts manager**

“My brother and I are both full time NHS consultants specialising in anaesthesia, and have for some time sought a vehicle - other than the slavery of private practice - to generate wealth without compromising our primary profession. Shadowing is the solution! The technique is a strategy identical to how we train our own junior colleagues, minimising individual risk and maximising return on time invested.”

**Dr Anup Biswas, NHS consultant**

“I have been a client for some time and I’m impressed.”

**Roland Jones, lawyer**

“Having taken the decision to consolidate all my legacy pensions into a SIPP, I remained frustrated that my IFA sat firmly on the fence in terms of recommending funds despite being aware of my risk profile. Discovering ISACO was a breath of fresh air – an organisation that believed so much in their own expertise that they actually put their money where their mouth is. In many ways it looked too good to be true. However, after long discussions with Paul & Stephen, two straight talking astute & knowledgeable northern guys, I took the plunge and invested 100% of my significant SIPP in a way that modelled ISACO’s investment profile. Thank goodness I did, 6 months later the fund is up 8%, my financial investment stress levels are down 100% and I have made 2 new friends who I can trust to use their considerable expertise to manage their investments and as my SIPP is aligned I benefit. This service is unconventional and the decision to sign up was not easy, but ‘fortune follows the brave’ and hopefully my faith in following simple logic, that an expert with skin in the game will deliver outstanding performance over the long-term will continue to be borne out.”

**Richard Hetherington -Director RJH Business Services**

“From the outset, both the documentation and personal discussions have been very helpful and supportive. The style and clarity of explanation have been excellent in underpinning confidence in investing and developing (in only a few weeks) a vastly improved understanding of market timing and active investment strategies. Many thanks.”

**Paul Kirby – Investor.**



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## Can you provide me with some names and telephone numbers of your long-term clients?

Yes, though not all our clients are happy to talk to prospective clients because they like to remain private. However, we do have two clients that have been with us for the long-term and are happy to speak to anybody contemplating becoming an ISACO client.

Please [register your interest](#) and we can put you in touch with them by phone or by email.

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