



# Our 7 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 questions covered:

- Question 1: Who are you?
- Question 2: What do you do?
- Question 3: Why do you do what you do?
- Question 4: How do you do what you do?
- Question 5: Who have you done it for?
- Question 6: What makes you different?
- Question 7: Why should I do business with you?

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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# Question 1: Who are you?

We are ISACO, an FSA regulated personal investment firm that consists of a small team of experienced and very passionate investors and we are fortunate to have achieved a 'fairly impressive' long-term performance record.

We are incredibly friendly, caring and highly responsive to clients questions and requests for help, support and guidance. The company is owned by brothers Stephen and Paul Sutherland, two extremely likeable, down to earth individuals who both live in Manchester, where the company is based.

Stephen, ISACO's lead investor, is the bestselling author of 'Liquid Millionaire'. He has appeared on TV stations such as CNBC, BBC radio and been featured in various financial newspapers and magazines.

Stephen's investment returns have fortunately beaten the Nasdaq Composite\*, which I'm sure you're aware is one of the strongest indexes in the world. Stephen is not ashamed of saying that he is completely self taught and never attended college or university after leaving his secondary school. [For Stephen's personal story >>](#)

Paul is ISACO's Managing Director, he ensures that you enjoy a reliable, predictable and smooth service. He makes sure you are happy with the service and will personally handle any concerns you ever have.

The team also includes Steve Todd, another down to earth, straight talking, self-taught investor. He shares Stephen's 'trend following' investment philosophy and has been investing successfully since 2000.

Chris Elmes handles operations and is another competent, warm and friendly individual who loves to speak to clients and help them in whatever way he can. Our small, warm and friendly team is completed by Paul Cooper, our Finance Director and Karen Harrop, Stephen and Paul's personal PA. [Get in touch >>](#) and you'll see how knowledgeable, friendly and down to earth we really are.

\* Source: Yahoo Finance Cumulative return 31st December 1997-31st December 2010. Stephen Sutherland 93.3%, Nasdaq Composite 68.9%, FTSE 100 14.6%.  
ISACO investment performance verified by Independent Executives Ltd.

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## Question 2: What do you do?

ISACO offer the opportunity to mirror Stephen Sutherland's ISA and Pension investment strategy, trade for trade, all from the comfort and safety of your own account. Your money is not held with us. Instead you trade from a platform of your choosing giving you the freedom to invest as little or as much money as you like. Over the last three years\* clients that have mirrored Stephen's portfolio made gains of 17% per year compared to the FTSE 100's 7.9% per year.

Our investment expertise is in knowing:

1. Market health, trend and direction
2. Which are the best funds to be invested in right now
3. How to accurately time the buying and selling of funds

\*31st December 2008 - 31st December 2011  
ISACO investment performance verified by Independent Executives Ltd.

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## Question 3: Why do you do what you do?

Firstly, we absolutely love investing and are extremely passionate about the stock market. As well as aiming to grow our own wealth, we enjoy helping you grow your wealth too. We believe the two main routes that private ISA and SIPP investors usually take to achieve financial security are unfortunately flawed. In our opinion, the first route, getting help from an adviser is flawed because advisers are not investors.

This may surprise you, because most people are under the illusion that all advisers are skilled, sophisticated, professional investors. This is total nonsense. Advisers are not, we repeat not, investors and it's also a fact that they do not have any formal training in knowing how to select the best funds for their clients. They also have no training in how to read the market's trend and direction, or how to accurately time the buying and exiting of the funds they choose. Many people think advisers keep an eye on the market for them. Wrong! Most advisers take their fee or commission, promise the earth, but you never gets to see them again. What makes this worse is when they continue to charge you through trail fees, but you get no service.

Stephen and Paul were asked by the FSA to take the IFA exams when the business was going through the process of becoming FSA regulated. The brothers explained that the service was 'not' financial advice, however the FSA insisted that they must take the exams. After 12 months of serious study, they both passed with flying colours but throughout the process were shocked by the lack of market and fund information taught. Is it a wonder why the statistics tell us that most advisers underperform the market?

The second route to financial security that many investors take is the DIY route. In our opinion, this is also a flawed strategy unless investors get some real expert guidance. If they try to do it all by themselves, most are likely to underperform the market and this means not hitting their objectives and possibly seeing their investment dreams shattered. It's also a fact that most DIY investors, however sophisticated, buy when they should be selling and sell when they should be buying. Take a look at our report '[Bad Time to Invest?](#)' >> and you'll see the evidence for yourself.

Unfortunately, most DIY investors don't put in the time to master the market, picking funds and knowing when to buy them, so they make too many mistakes. What many investors don't realise is that they need to make important decisions, around whether to stay invested or make some changes, each and every day throughout the year. They have to ask themselves constantly, should I be fully invested or should I be raising cash and getting more defensive? It's a real nightmare if you don't know what you are doing. As you can probably imagine, when DIY investors have not attained mastery they are likely to make too many mistakes and this could endanger their financial future.

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## Question 4: How do you do what you do?

Our clients have the opportunity to invest their ISA and pension money into the same investments as Stephen and Paul Sutherland. Stephen leads and makes the ultimate decisions about what he is going to invest in and when.

He also raises cash to protect his wealth should the market turn into a major downtrend. Stephen writes a 'Daily Market Update' each and every day, interpreting the daily market action into words and pictures so that you can clearly understand what's going on. He also provides investment lessons, shares pearls of wisdom and gives you complete access to his current ISA portfolio holdings.

Stephen's portfolio normally consists of approximately four different funds, which makes it easy to manage and for others to follow. Stephen normally only makes about one or two trades in a year, which means it's very time friendly.

The Daily Market Updates get delivered to your inbox each and every day and are just like having an ongoing conversation with Stephen throughout the year, where he is interpreting on your behalf exactly what is going on and what it means to you as an investor. It's like you having your finger on the pulse of the market, always knowing how 'healthy' the market really is and whether or not Stephen believes it's the right time to invest.

As well as receiving Daily Market Updates, each and every month Stephen creates a beautiful monthly report called 'The Big Picture.'

This is where Stephen looks at the longer term view of the stock market and interprets on your behalf the monthly market action, and puts it into words and pictures that you can clearly understand, once again giving investment lessons, sharing wisdom and giving you unrestricted access to his current ISA portfolio holdings.

Daily Market Updates and monthly editions of The Big Picture also provide a professional stock market education, which can help turn you into a high calibre professional investor. Attaining valuable knowledge on how to profit from the stock market could be put to good use throughout your life and even passed onto future generations.

Imagine passing that kind of knowledge onto your family? That's something that is hard to put a price on.

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## Question 5: Who have you done it for?

At present we take care of close to 400 high net worth investors. We carefully select and limit the number of people we team up with, allowing us to offer a highly personal service to each and every client.

The majority of our clients are business owners, some clients are wealthy retirees, many are self-employed professionals and quite a few are corporate executives.

Our clients include a Sunday Times Rich List Member with net worth of £87m, a Trustee of a £720m pension fund, the pioneer of health clubs in the UK, a hedge fund manager, two serial property investors, a company director of Johnson & Johnson and a professor in physics at Oxford University.

Our typical client is an ISA or SIPP investor with over £100,000 actively invested who is looking for help with achieving their long-term investment objectives.

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## Question 6: What makes you different?

After speaking to thousands of ISA and SIPP investors over the last decade, we've learned that many DIY investors are frustrated with their investment returns and want specialised help, especially in the area of which funds to buy, when to buy them and when to sell them.

They've told us that advisers are terrible at picking funds and that they don't trust banks and big financial services companies. Instead they want to know what investors with proven track records are doing with their money.

By finding out what professional investors are doing with their own portfolios, they can then copy them with a portion of their portfolio.

In response, ISACO created ISACO Wealth, a personal investment service that gives you the opportunity to mirror Stephen Sutherland's ISA and Pension investment strategy, trade for trade, all from the comfort and safety of your own account.

Your money is not held with us. Instead you trade from a platform of your choosing giving you the freedom to invest as little or as much money as you like. The service is aimed at ISA and/or SIPP investors with over £100,000 actively invested.

You keep full control of your account, enjoy a close and very personal relationship with Stephen, Paul and the rest of the ISACO team, and benefit from the potential for attractive long-term returns.



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## Question 7: Why should I do business with you?

With ISACO's offering, our clients say it's a bit like Warren Buffett's company Berkshire Hathaway providing a service that gave you direct access to Warren throughout the year, allowing you to invest side by side with him and form a close personal relationship.

Here's a different example that our clients who own property would use. Imagine Donald Trump's company offering a service that gave you the opportunity to enter the same deals as him. In other words, whatever deals Donald was getting involved in, you could also get 'in' on the same deal.

You see, our service allows you to 'piggy back' on another person's success. It means you can ride on the coattails of a professional investor with a proven track record who has put in the hours and achieved a level of mastery that many would find enviable.

Stephen, our lead investor has achieved a high level of expertise in an area he absolutely loves! It's an area that is probably useful and valuable to you. And the service we offer makes it possible for you to leverage off that expertise by simply mirroring Stephen so that when he succeeds, you do too.

I have to mention at this stage that we are quite choosy about who we partner with. The reason we are selective is because we look to develop long-term relationships with our clients. If our values don't match, it means that the relationship over the long-term might not last. For example, somebody may have a very large portfolio, however if in the enquiry stage they were rude and arrogant we'd have to wish them well and explain that we can't help them. Our clients are 'nice' people with nice values and that's why things work so well.

If you have a real need for our service, such as better returns for your ISA and SIPP portfolio, or you want to be treated like a VIP instead of a number, please get in touch. The main benefits of the service are the potential for attractive ISA and SIPP returns over the long-term, twinned with an intensely personal service.

Our service aims for impressive returns and our clients tell us that our track record of beating the market speaks for itself. This of course does not guarantee in any way that we are going to continue to perform well in the future, however our clients like to think in terms of 'probabilities.' They think, because we have performed well in the past, we are probably going to continue to perform well in the future.

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