ELYSIUM WEALTH
ADVISORS

PORTFOLIO REVIEW CHECKLIST

2026/27 EDITION

10 questions to ask about your investment portfolio.

OBJECTIVES | COSTS | RISK | DIVERSIFICATION

elysiumwealthadvisors.com

Questions 1-3: purpose, risk, allocation

A useful review starts with purpose before performance.

WHAT TO CONSIDER

- 1. What financial goal is this portfolio designed to fund, and when?
- 2. Is the current level of risk still appropriate for my capacity for loss?

PLANNING FOCUS

- 3. Does the asset allocation still match the plan, or has market movement created unintended concentration?

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Questions 4-6: diversification, costs, tax

Look beneath fund names and account values to understand what you really own.

WHAT TO CONSIDER

- 4. How diversified am I across countries, sectors, currencies and asset classes?
- 5. What is the total annual cost - advice, platform, funds, trading and product charges?

PLANNING FOCUS

- 6. Are the investments held in the most appropriate tax wrappers for my circumstances?

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Questions 7-8: performance and income

Performance should be judged against the goal and an appropriate benchmark, not a headline index alone.

WHAT TO CONSIDER

- 7. Has performance been reasonable for the level of risk taken, after fees and tax?

PLANNING FOCUS

- 8. If I am drawing income, is the withdrawal strategy sustainable under weaker market conditions?

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Questions 9-10: resilience and next action

The final questions are about what could go wrong and what should happen next.

WHAT TO CONSIDER

- 9. What happens to the plan if markets fall 20%, inflation stays high or exchange rates move sharply?
- 10. What specific changes, if any, should be made now - and what evidence supports them?

PLANNING FOCUS

- Document decisions so that future reviews can distinguish strategy from hindsight.

ELYSIUM PLANNING POINT

The right approach depends on your objectives, time horizon, tax position, residence status and wider financial plan. Review the decision in context rather than in isolation.

Your next-step checklist

Use this as a discussion framework with your adviser; it is not a substitute for personal advice.

BEFORE YOU ACT

- [ ] 1. What financial goal is this portfolio designed to fund, and when?
- [ ] 4. How diversified am I across countries, sectors, currencies and asset classes?
- [ ] 7. Has performance been reasonable for the level of risk taken, after fees and tax?
- [ ] 9. What happens to the plan if markets fall 20%, inflation stays high or exchange rates move sharply?
- [ ] Confirm relevant tax, legal and regulatory implications before making irreversible changes.
- [ ] Document the agreed action plan and review date.

Primary sources and further reading

- FCA Handbook DISC 5 - risk and return information
- GOV.UK - tax on private pension contributions and allowances

Talk to Elysium Wealth Advisors

Spain +34 674 587 950

UK +44 74444 13087

France +33 7 54 05 63 86

Portugal +351 966 961 200

UAE +971 58 556 9461

Scan to visit the website

About Gary Day

Founder of Elysium Wealth Advisors | Senior Wealth Advisor

28+ YEARS

INTERNATIONAL FINANCIAL SERVICES

Experience shaped by discipline

Gary Day brings more than 28 years of international financial services experience across the United Kingdom, Europe and the Middle East. He began his professional career in the British Army before moving into financial services in 1990, developing a disciplined, structured and analytical approach that continues to shape his advisory work.

CLIENT FOCUS

International and expatriate clients navigating complex, multi-jurisdictional financial decisions with a need for clarity, precision and long-term structure.

GLOBAL PERSPECTIVE

Gary works with clients across the EU, the UAE and other international markets, supporting a geographically diverse client base. He is also involved in UAE-based estate planning structures through Elysium's regional operations.

Core areas of expertise

01 Cross-border financial planning

International residence, mobility and multi-jurisdictional considerations.

02 Estate & succession planning

Including UAE wills and structures intended to support orderly wealth transfer.

03 Pension structuring & transfers

Guidance informed by extensive pension and transfer-related professional education.

04 Investment portfolio design

Portfolio construction aligned to objectives, risk and time horizon.

05 Protection planning

Individual and corporate protection as part of a broader financial strategy.

ADVISORY APPROACH **Clarity | Precision | Long-term structure**

Professional qualifications

Industry-recognised qualifications and advanced specialist study

PROFESSIONAL QUALIFICATIONS

01 Level 4 Diploma in Financial Services - Institute of Financial Services

02 Financial Planning Certificate - Chartered Insurance Institute

03 CF2: Investment and Risk - Chartered Insurance Institute

04 Mortgage Advice Qualification - Chartered Insurance Institute

05 Equity Release Qualification - Chartered Insurance Institute

06 Long-Term Care Qualification - Chartered Insurance Institute

07 Level 6 Award in Pension Transfers - Institute of Financial Services

ADVANCED SPECIALIST TRAINING

- Professional Certificate in Hedge Funds - New York Institute of Finance
- Equity Portfolio Management - New York Institute of Finance
- Fixed Income Portfolio Management - New York Institute of Finance
- Foundations of Central Bank Law - KU Leuven
- Governance in the European Union - KU Leuven
- European Union Law - KU Leuven
- Contract Law: From Trust to Promise to Contract - HarvardX
- Public Debt, Investment, and Growth (DIG & DIGNAR Models) - International Monetary Fund
- Local Currency Bond Markets - International Monetary Fund

ISLAMIC FINANCE CERTIFICATIONS

Islamic Banking: Principles, Practice and Risk Management - Islamic Research and Training Institute

Islamic Insurance and Investment - Islamic Research and Training Institute

Career context

Gary has held senior advisory and leadership roles within FCA-regulated firms in the UK and has extensive experience working with high-net-worth individuals, internationally mobile professionals and expatriates.

One coordinated advisory framework

Designed to connect planning decisions rather than treat each financial issue in isolation.

What clients say

Independent client feedback highlighting clarity, service and long-term relationships

> “ Gary provided an independent review and report on transferring two UK pensions for me. Gary's report was very detailed and clearly laid out the difference between old and new schemes, and highlighted everything I needed to know.

Verified Client — Outside UK / United Kingdom

> “ Thank you, Gary. You and your team were absolutely fantastic throughout the entire process. Your professionalism, expertise, and dedication made everything seamless and stress-free. I truly appreciate all your efforts and can't thank you enough. I will definitely be recommending your services to others.

Grant B. — United Arab Emirates

> “ For the last 10 years Gary Day has given us guidance and support in our portfolio management and planning for retirement. His approach is straight forward and there's been no hidden agenda. He presents things in an easy-to-understand way. Gary very knowledgeable, calm but enthusiastic to deal with. We value his advice.

Elaine P & John — Hungary

Real people. Real results.

Let's build your future, together.

Trusted across borders

Client relationships, profile summary and contact details

“ Gary has been helping with my finances for many years, I have complete trust in his advice. My pensions have been managed, I have an ISA and a Bond, all based on the guidance Gary has provided. Can't recommend him highly enough.

Hannah G - Milton K

United Kingdom

“ I am delighted to recommend my financial advisor, Mr. Gary Day. His expertise and professionalism in managing my portfolio have been invaluable. He provides insightful, reliable advice and is a dedicated, customer-focused communicator. I highly recommend his services to anyone seeking a knowledgeable and trustworthy financial advisor.

David B.

United States

“ We were extremely impressed with the will preparation and coordination services provided by Gary Day and Elysium44. The whole process was clear, personable and professional from start to finish, with everything explained in a straightforward and reassuring manner. We were kept well informed throughout, and the service represented excellent value for money. We are very happy with the final results and would have no hesitation in recommending Gary and Elysium44 to anyone looking for a professional and reliable will preparation service.

Lee B

United Arab Emirates

Profile summary

Gary Day combines more than 28 years of international financial services experience with a broad range of professional qualifications and specialist training. His work centres on bespoke financial strategies for expatriates, high-net-worth individuals and internationally mobile clients, with particular focus on cross-border planning, estate and succession planning, pensions, investments and protection.

Talk to Elysium Wealth Advisors

SPAIN
+34 674 587 950

UK
+44 74444 13087

FRANCE
+33 7 54 05 63 86

PORTUGAL
+351 966 961 200

UAE
+971 58 556 9461

Independent. Global. Client focused.

Clarity, structure and long-term decision-making.