An Introduction to Wealth Management
“Without continual growth and progress, such words as improvement, achievement, and success have no meaning.”

Benjamin Franklin
Your financial plan is made up of many moving parts, all working together to give you the best possible chance of achieving your goals.

Wealth Management is a key building block in your plan. While it is a complex area, in simple terms, it is the process by which we look after your money.

Every client is different, and our tailor-made range of investment strategies reflect the various requirements and life stages of our clients.

With the help of leading technology and the latest market analysis, we ensure that your portfolio is perfectly balanced and well-placed to help you create the lifestyle you want.
Our Process

Your Goals & Objectives
Before we start building your portfolio, we work with you to paint a picture of exactly what you would like to achieve. Perhaps you are planning your ideal retirement and need your pension fund to work as hard as you do. Or maybe you are already retired and need to invest for income, while preserving the real value of your money. Your priority may be to invest in ethical companies. Your goals and objectives are our starting point in creating your strategy.

Returns Required
Once your objectives are clear, we can plot a course to help you get there. A major factor will be the returns achieved by your portfolio. By applying our research into historical investment performance across different asset classes, we can estimate the growth you require and determine if it is realistic. From there, we are able to assess the amount of risk you need to take to achieve it.

Risk Tolerance
Every client has their own thoughts, feelings and attitudes towards money, and we take the time to understand how you feel about risk. We will never ask you to take more risk than you are comfortable with. We will help you understand the relationship between risk and reward, and the benefits of a long-term strategy.

Capacity for Loss
We also consider how much you can afford to lose should the market take a downturn, and how quickly your portfolio would need to recover. We take into account your other assets and sources of income, as well as the timescale over which you plan to invest. While the market can be volatile, our risk management process aims to reduce the impact on your long term goals.
Knowledge & Experience

As we get to know you, we will gain a deeper understanding of your previous experience with investing, and how this informs your decisions. We do not expect all investors to be comfortable with complex investments or high risk strategies. Equally, we acknowledge that some clients wish to seek out more exciting opportunities in pursuit of higher growth, and understand that they might lose money. We will ensure that your money is placed in a portfolio that works for you.

Building the Portfolio

It is only at this point that we start to create your investment strategy. We take everything we have learned about you in the previous steps, and use this knowledge to build a portfolio that can produce the returns you need, with a level of risk and complexity that you are comfortable with. Tax efficiency and cost effectiveness will also play a part.

We select from a range of different asset classes, such as equities (shares), property, fixed interest bonds or gilts, and cash. These asset classes all behave in different ways, so it is important to include a combination, preparing for all market conditions. Within this, we diversify further by including investments from different regions and shares from different business sectors.

In general, portfolios containing a higher concentration in equities have greater long term performance potential. They are also more volatile, meaning that in difficult market conditions they are more likely to lose money, especially in the short term. Our portfolios are 'mapped' against different risk tolerance levels to ensure that the level of risk and reward is in line with your expectations.

Monitor and Review

We will continually monitor your portfolio to ensure that the investments remain suitable, and that it doesn’t drift from the agreed risk tolerance level.

Your goals and circumstances will change over time and we cannot control the market or economy. It is important to revisit the strategy regularly so that you can stay on track. We will send you regular updates and meet with you at the agreed frequency.
How We Can Help You

Our clients are varied, and no two strategies are identical. The best investment plan is the one that suits your own personal requirements. Below are some examples of the types of clients we work with:

**Accumulation** – Building up wealth to provide for their future. Seeking long-term growth, but cannot afford to take major risks.

**Growth** – Has significant sums to invest and wishes to maximise growth. Prepared to take risks as short-term losses are unlikely to affect their financial security.

**Surplus** – Goals are fully funded, seeking exciting opportunities for some of their money, or aiming to creatively (and legally) reduce their tax bill. This may involve investing in small growth businesses or specialist sectors.

**Distribution** – Reliant on the portfolio to meet essential living costs. Requires capital growth (at least in line with inflation) and a sustainable income for life. May also be concerned with care costs or wish to consider gifting strategies.

**Ethical/Sustainable** – Regardless of life stage or growth requirements, the main priority is to invest in companies that meet certain ethical criteria. For example, excluding any companies operating in specific business sectors (for example weapons or tobacco), or actively including companies that contribute positively to the environment or human rights.

Our clients are at the centre of everything we do, and we have spent many years creating and perfecting our investment process. You can be confident that your money is in capable hands.

Please contact a member of the team to find out how we can help you.
“Change is the law of life. And those who look only to the past or present are certain to miss the future.”

John F. Kennedy
Important Information

- Investments are subject to risk, and the value can go down as well as up. You may not always receive back your full original investment.
- Past performance does not indicate future performance.
- Investments in overseas shares are subject to currency risk – this means that exchange rates may impact on the value of your investment.