

Investment process

Although we are probably best known as pension experts, we also provide investment portfolio advice to a large number of clients. We are very keen to assist clients with investment advice as we feel historically many people have not been given good ongoing investment advice and have ended up with a disparate collection of investments from various banks, building societies and insurers.

Many studies have shown that the majority of returns on investment portfolios come from getting the right asset allocation i.e. The spread of investments in different classes e.g. Shares UK and overseas, Fixed interest, property, cash etc. Our systems let us create a portfolio using advanced asset allocation models for even a single ISA that can reduce risk and increase returns.

Step 1

We identify your investment needs, risk profile and existing situation.

Step 2

Using data from a leading firm of International actuaries we determine the most suitable asset allocation for your circumstances.

Step 3

We identify funds in each sector that have provided strong returns without taking undue risk. Where appropriate we use a mix of funds/managers with different styles.

Step 4

We provide you with a report on our suggested portfolio that shows how the portfolio would have performed historically had you invested previously.

Step 5

With your agreement we set up the portfolio.

Step 6

We rebalance the portfolio on an annual basis. This reduces risk by switching profits out of funds that have outperformed. We also check the choice of funds annually but reserve our major review for every 3 years, which gives each manager a better chance to prove their decisions are correct.

Our “saints and sinners” report gives an indication of some of the research we do on Investment and how rather than looking at pure returns we study returns in relation for the risk taken. So a high return with low risk is better than one with high risk.