

# Investment Advisory Services

Our investment advisory services, used by both private and corporate clients, can be taken up on a standalone basis or accessed in conjunction with investments arranged via our internet-based investment platform. Our platform offers access to a wide range of funds at discount prices, as well as the opportunity to purchase individual equities, fixed interest securities and other investments. The platform can also be accessed on a non advisory basis for clients who prefer to manage their own portfolios.

Investment advisory services are underpinned by the use of high quality, liquid asset classes. Whilst we recognise that investment planning involves dealing with unpredictable and uncertain events, we nevertheless believe that the identification of clients' propensity to take investment risk along with an agreement about needs and circumstances represent a good first step when formulating a suitable mixture of asset classes to be held in future.

Concerning investment management generally, we believe that people make a difference. We feel that, as with other professions, there are good fund managers and bad fund managers. We use a number of external research tools to help us determine which fund managers are performing consistently above their peers. We also maintain contact with a number of fund managers specialising in discretionary fund management.

Our advisory services can extend beyond the establishment phase through to ongoing review of investment selections. Our ongoing advisory service includes regular investment reviews and valuations as well as day to day assistance, as required. The performance of funds is monitored against benchmarks agreed at outset. Where necessary we recommend portfolio rebalancing and provide updates on new funds and new fund managers.

## CASE STUDY

We were approached by a client seeking investment advice in connection with his pension. The client believed that he had a 'balanced' attitude to investment risk and had therefore invested in 'balanced' funds over the years. He was surprised to learn from us that 'balanced' funds can have equity exposure of up to 85% and that his funds reflected this in their asset allocation.

Following further discussions with us, the client agreed he was more cautious than he had previously believed. We therefore designed and recommended a portfolio to reflect a more cautious disposition whilst still aiming to produce a good return 'per unit of investment risk being taken'.

# Barnett Waddingham

Private Clients



### For further information

Or to discuss how we may be able to help you, please contact your usual Barnett Waddingham contact or email:

[bwi.enquiries@barnett-waddingham.co.uk](mailto:bwi.enquiries@barnett-waddingham.co.uk)

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Barnett Waddingham LLP is authorised and regulated by the Financial Services Authority and is licensed by the Institute of Actuaries for a range of investment business activities. Barnett Waddingham Investments LLP is authorised and regulated by the Financial Services Authority.