

# Almary Green

> Independent Financial Advisers



## The Almary Green Investment Process giving Real Choice



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# Risk Graded Portfolios

## Typical Client Profile:

- Would like portfolio monitored and adjusted regularly rather than just at a planned review
- Attracted by benefits of tightly controlled asset allocation strategy
- Would like benefits of diversified managed portfolio but also to keep costs under control

## Benefits to client:

- Investments stay within agreed risk profile
- Investment manager makes decisions and applies changes as and when needed—no time wasted
- Investment manager backed by research team, ensuring diverse range of investment options
- Total ongoing charges competitive, ensuring growth not eroded by excessive charges
- Wide range of investments can be held including ISAs, Unit Trusts, Investment Bonds or Pensions

## Investment Parameters:

- Minimum of £20,000
- From costs perspective, particularly attractive for clients with £50,000 to £200,000

## Basics:

- Platform provided by Skandia Investment Solutions
- Investment management provided by Sanlam Private Investments (UK) Ltd
- Six portfolios offered, meeting Almary Green risk grades 3 to 8
- Portfolios actively rebalanced and reviewed against an asset allocation model at least quarterly to maintain the risk level

# Model Portfolios

## Typical Client Profile:

- Looking for more active investment strategy in attempt to outperform market
- Attracted by benefits of tightly controlled asset allocation strategy
- Would like portfolio monitored and adjusted regularly rather than just at a planned review

## Benefits to client:

- Investments stay within agreed risk profile
- Investment manager makes decisions and applies changes as and when needed—no time wasted
- Investment manager backed by research team, ensuring diverse range of investment options
- Discretionary Fund Manager (DFM) service can include Capital Gains Tax planning/reporting
- May also offer service to automatically move funds to an ISA each year

## Investment Parameters:

- Typically, suitable for clients with £50,000 to £200,000 to invest

## Basics:

- Portfolios run by external DFMs
- Each DFM offers range of model portfolios managed according to in-house investment philosophies/asset allocations and criteria
- Portfolios have risk rating, matched to client's attitude to risk

All forms of investment carry an element of risk to your capital.  
You may receive back less than your original investment.

# Bespoke Discretionary Portfolios

## Typical Client Profile:

- Looking for more active investment strategy in attempt to outperform market
- Would benefit from bespoke portfolio designed to meet their specific needs.
- Would welcome active involvement with fund manager
- Looking for fund manager to react quickly to market conditions on their behalf

## Benefits to client:

- Portfolio is truly tailored to the individual
- Clients have dialogue with portfolio manager
- Portfolio continually monitored and managed
- Investment manager backed by research team, ensuring diverse range of investment options
- Investment manager makes decisions and applies changes as and when needed—no time wasted
- DFM service can include Capital Gains Tax planning/reporting
- May also offer service to automatically move funds to an ISA each year

## Investment Parameters:

- Typically clients with in excess of £200,000 to invest

## Basics:

- Portfolio tailored to client's individual needs, objectives and attitude to risk
- Portfolio managed by nominated fund manager at the DFM firm
- Portfolio could include collective funds and direct holdings (eg shares/bonds)

# Advisory Portfolios

## Typical Client Profile:

- Transactional clients—not looking for regular portfolio review
- Have specialist investment requirements such as ethical funds
- Require low cost plan or where 100% passive funds are suitable
- Prefer to be consulted before any changes made to portfolio
- Require element of income or capital protection

## Benefits to client:

- May be lower cost
- Consultation with client on all investment decisions made
- Access to specialist products

## Investment Parameters:

- Low or moderate amounts to invest
- Special requirements

## Basics:

- Portfolio recommended and managed by adviser
- Could encompass any portfolio or investment
- No changes to investment without written consent of client
- Reviewed in line with agreed service level

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