

Almary Green

> Independent Financial Advisers

Investment Options



September 2017



Risk Graded Portfolios (RGPs)

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 —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
- Can be held in a wide range of investments including ISAs, Core Accounts, Investment Bonds or Pensions

Basics:

- Five portfolios offered, meeting Alamy Green risk grades 3 to 7

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:

- 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

Basics:

- Portfolios run by external DFMs
- Each DFM offers range of model portfolios managed according to in-house investment philosophies/asset allocations and criteria
- The DFM will use their expertise to select the most appropriate assets based on their reading of stock-market and economic conditions. We will recommend the portfolio which most closely matches your risk score but the risk taken by the DFM could vary slightly higher or lower than your actual score, e.g. if you have a risk score of 6 the portfolio could sometimes be a 5 or a 7 depending upon the views of the DFM

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

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

Bespoke Discretionary Portfolios

Typical Client Profile:

- Looking for more active investment strategy in attempt to outperform market
- Would benefit from bespoke portfolio tailored to personal requirements/ preferences.
- Would welcome active involvement with fund manager
- Looking for fund manager to react quickly to market conditions on their behalf
- Meet specialist investment requirements such as ethical funds

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 actively responds to changing market conditions
- DFM service can include Capital Gains Tax planning/ reporting
- May also offer service to automatically move funds to an ISA each year
- Particularly suitable for clients with ethical investment preferences etc

Investment Parameters:

- Typically suitable for clients with in excess of £400,000 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)

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