

advantage

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investment service



# advantage

## investment service

It's well known that a diverse investment portfolio is the best way to reduce financial risk. The problem is that spreading your investments across a number of companies tends to generate considerable and often confusing paperwork making it difficult to appreciate a "snapshot" of the value. The challenge is to create a solution to this and to add the services of professional and experienced consultants in all the relevant fields.

*Advantage Investment Service* is a law financial planning ltd additional service provided to those clients who wish to take their planning and administration to a modern, simplified approach.

*Advantage Investment Service* means we can take a holistic approach to your financial planning, making your money work harder, looking after you through all life's changes and making your financial life easier.



# EVOLUTION

*“It is not the strongest of the species that survives, nor the most intelligent that survives. It is one that is most adaptable to change.”*

*Charles Darwin*

By making your investments open and adaptable to change, you will be allowing for the best possible growth platform based on traditional fundamentals but with modern strategies.

Times change and it is important to ensure that the ideas of yesterday will work for you tomorrow.



# CHOICE

*Access to a choice of tax wrappers:*

**Self Invested Personal Pension (SIPP)**

**International Portfolio Bond**

**Onshore Bond**

**Individual Savings Account (ISA)**

*And access to personal portfolio and cash account facilities for your direct investments and cash.*

*Access a huge range of funds from a wide variety of fund managers to create the asset allocation, investment selection and risk management strategies that will help you achieve your full investment potential.*

There are thousands of listed investment funds but how do you know the ones to choose?

For most, the ability to select and blend funds is an onerous and risky process. Funds can fail through a variety of reasons. Managers tenure can be short and funds can suffer when changes occur. Filtering and blending funds is a specialist function that requires the use of analysts. There are thousands of funds, many with good track records but this is not always a guide to future performance.

We adopt specialist fund analysis to blend and monitor funds that compliment each other. The correct asset allocation is essential in knowing exactly how much UK, Europe or International stocks will be appropriate to your risk profile.

We are able to use both Active and Passive funds. This reduces costs and provides greater diversity and protection to the investor.

You can be sure that the funds selected from many thousands are monitored and blended to provide the best possible potential.





# SIMPLICITY

*Do you know what's in your portfolio?*

*You will with the Advantage service. It can be problematic keeping track of all your different investments, but with the Advantage service you'll get consolidated reports containing details of all your investments.*

*The Advantage service can provide you with performance reports on how your portfolio has been doing over time and how much tax has accrued. You can provide a consolidated tax report to your accountant. Just one example of how easy the Advantage service makes it to keep track against your goals.*

We are aware that investors do not wish to become confused with their investments. Many have lost the ability to understand the holdings they are invested in. We aim to ensure that we maintain a simple approach to portfolio management with simplified and consolidated statements twice a year. We can place all of your investments onto the single *Advantage* service so you can easily keep track of all your pensions and investments. Investors can be assured that we will always provide clear and simple information with all holdings in one place.



# DIVERSITY

*Because the Advantage service can use investments from many thousands available, you will benefit from a broad mix of assets and funds aimed at avoiding excessive concentration in any single investment sector.*

We all know that “*putting your eggs in one basket*” creates a greater degree of risk. The investment markets are moving constantly and it is essential that investors do not expose themselves to unnecessary risk.

*Advantage* offers a range of diverse portfolios based on your risk profile with the correct asset allocation of Equities, Fixed Interest Securities, Property and International stocks. We can also use other assets when they are appropriate.

History has told us that investors who spread holdings across many assets were better protected and suffered less volatility.



# RISK CONTROL

*Investors are aware that elements of risk exist when using stock market based investments. By using selected funds blended in the best way with correct asset allocation investors can be assured that risk control is maintained throughout the life of your investments.*

Once investments are in place it is easy to allow the direction and strategy to drift over time. Market conditions can affect your personal plans and sometimes derail your objectives. By constant monitoring and rebalancing when required, we can keep your investments within your risk profile.

We invest in time and technology to stay in front of developments. Our commitment to you remains firmly in our focus.

# KEY PEOPLE

*Ian, Neil and Philip hold regular progress review meetings in conjunction with the experience of external fund analysts to ensure the portfolios are constantly robust and effective. By delivering a market leading portfolio service, clients can enjoy a professional and straightforward service.*



## **Ian Dilks** *Director*

Part of the law financial management team since 2004, Ian previously worked in financial services both as a mortgage broker and financial adviser, advising on pension and investments. Ian has also enjoyed a career as a technician in the Royal Air Force. His key responsibilities are the deployment and ongoing development of the Advantage Investment Service structure, in particular, ensuring it maintains client focussed simplicity with behind the scenes technology.

Ian is a member of the Professional Finance Society and specialises on advising on care fees planning.

Ian has written numerous articles for the press and broadcasts regularly on BBC radio.



## **Neil Maguire** *Director*

Neil has been working in financial services since 1998 having graduated from Birmingham University in 1997. He has worked in an investment company, banking, and has been an Independent Financial Adviser for over 5 years. He is responsible for delivering the final portfolio structures and liaising with external analysts and fund managers whilst maintaining regulatory compliance.

Neil's philosophy is to deliver a valuable and efficient service by combining expert research with the latest developments.



## **Philip MacAllan** *Consultant*

Philip has been working in financial services since 1989, having spent 15 years with a high street bank. Philip brings a wealth of expertise to the company and is responsible for developing close working relationships with professional contacts specifically Solicitors and Accountants.

Philip specialises in inheritance tax and investment solutions for clients. He holds the Trusts and Tax qualification from the Chartered Institute of Insurance.

Philip's philosophy is to provide a detailed and clear personal level of service.

*Based in the fine city of Norwich,  
law financial planning occupies a modern  
suite of offices with meeting facilities on the  
edge of the ring road to the west of the city.*

law financial planning   
independent financial advisers

Law Financial Planning Limited  
Henderson Business Centre  
Ivy Road  
Norwich  
NR5 8BF

**Tel: 0845 1800468** *(local rate)*

[advice@lawfinancialplanning.co.uk](mailto:advice@lawfinancialplanning.co.uk)  
[www.lawfinancialplanning.co.uk](http://www.lawfinancialplanning.co.uk)

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