# PRIVATE CLIENT

# *Portfolio Service*

law financial planning
independent financial advisers

Norwich Cathedral

Welcome to the

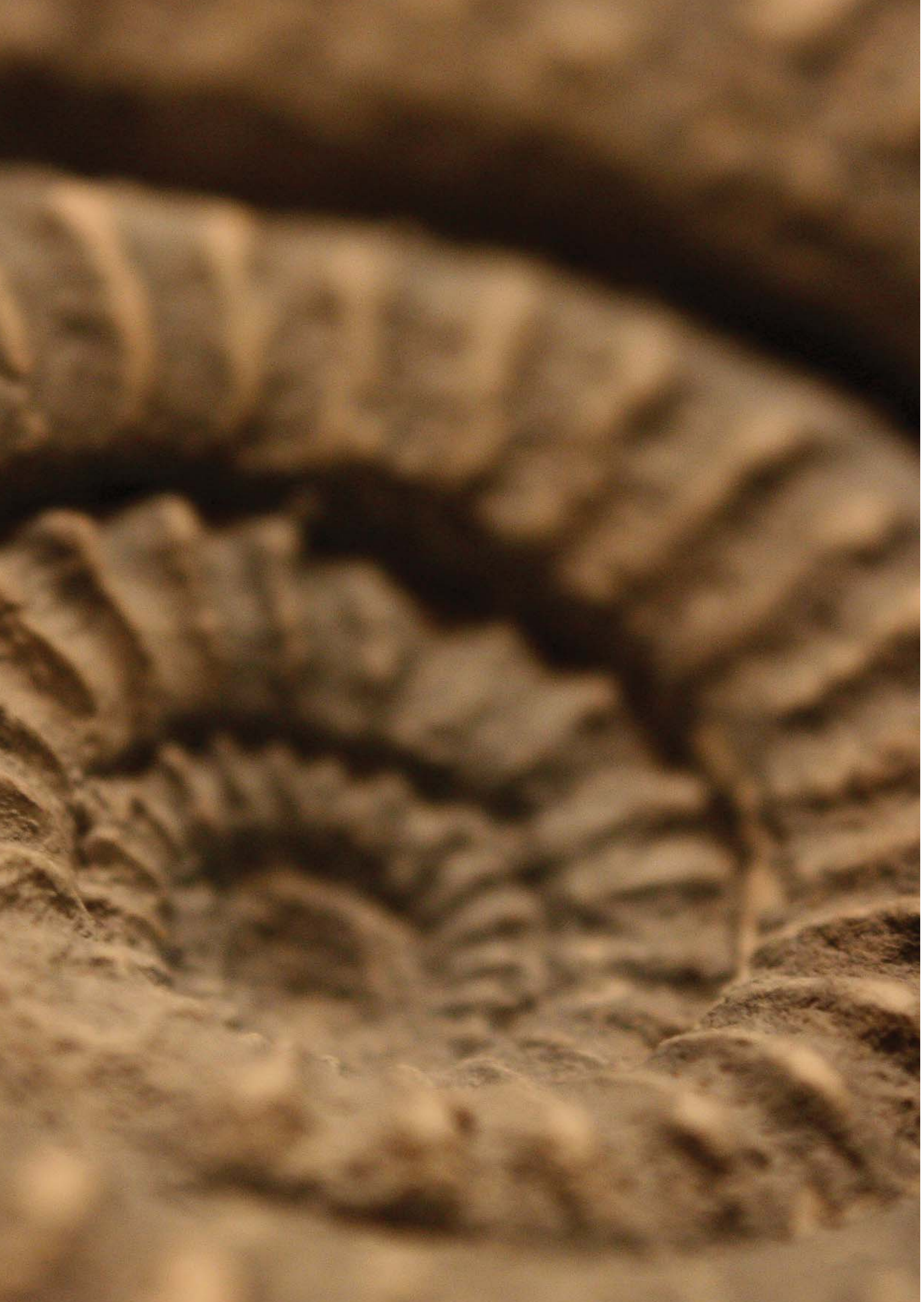
PRIVATE CLIENT

# Portfolio 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.

*Private Client Portfolio Service* is a law financial planning ltd additional service provided to those clients who wish to take their planning and administration to the next level.

*Private Client Portfolio 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?

By using analysis to adopt both quantitive filtering process, funds can be short listed and blended to a selection of tailored portfolios. This expert analysis ensures that the final blend is well placed to be above average in performance.

Our external resources provide us with up to date and ongoing information. This allows us to form tailored solutions armed with the best possible research.


# DIRECTION

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

*You will with the Private Client Portfolio Service. It can be problematic keeping track of all your different investments, but with the Private Client Portfolio Service you'll get consolidated reports containing details of all your investments, no matter where they're held.*

Having a clear direction is essential in ensuring your objectives continue despite market conditions.

By establishing an agreed direction for your medium to long term plans, we are able to ensure that your investments are not left behind. There is no doubt that with clear objectives your journey with us will stay close to the path.

It may be growth or income you require, for some, an element of both will be needed over time. Whichever it is, we are able to provide the route to this.

# STRATEGY

*Because the Private Client Portfolio Service holds everything together in one service, any changes you need to make can be handled quickly and efficiently. With less hassle and less fuss, we aim to ensure your portfolio is working hard for you.*

*The Private Client Portfolio 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 Private Client Portfolio Service makes it to keep track against your goals.*

We believe that strategies are the core of all investment objectives. A clear and defined strategy will provide you with the best possible outcome. Whilst we cannot predict the future, we can be sure that an agreed strategy will allow for possible personal changes that may lay ahead.

A strategy for both investment growth and income, coupled with a simplified approach, is key to understanding your investments and the implications of taxation.

Our objectives are simple and clear. We will not create unnecessary risky strategies for you.

# STAYING FOCUSSED

*When we make recommendations through the Private Client Portfolio Service, our bird's eye view of your portfolio means we're doing it as part of the bigger picture. You'll hear from us regularly as we actively monitor your portfolio – a genuine service you'll really come to value.*

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 you informed and let you know when change is required.

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

# KEY PEOPLE

**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 Private Client Portfolio 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.

*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.*

**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.

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*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.*

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