

# Investment Management Services for Financial Advisers

So you can focus on your clients



# Have us help you with your client's investments

What do you do when your client needs investment management? Outsourcing may be one of the best solutions.

Investec Wealth & Investment has worked closely with Financial Advisers for over twenty years and has gained a unique understanding of the specific needs of Financial Advisers and their clients. Our aim is to help make your life easier.

Our bespoke Discretionary and Advisory Managed portfolio management services have been specifically designed to work in conjunction with you for the management of client portfolios, ISAs, offshore wrappers, SIPPs, pension funds and trust assets.

Investec Wealth and Investment offer 'restricted' advice services to your clients. We have decided that the 'restricted' route is most suitable for the investment management services which we provide to your clients. This is because our Investment Managers specialise in these services and do not provide advice on all Retail Investment Products (RIPs).

The basis of our service is constructed around bespoke portfolios for your clients. We can therefore incorporate your clients' existing investments and consider both traditional and alternative investment strategies and asset allocations to meet their specific requirements.

The moment you ask us to manage your client's investments we assign a dedicated investment manager to work with you and your client. We aim to build a partnership and are well known in the industry for delivering out of the ordinary levels of service. The strength of our process is that it allows a detailed strategy to be implemented across a number of different investment mediums, wrappers and platforms, to assist in applying a comprehensive investment process across the whole of your client's assets.

Part of the Investec group, we currently manage around £20.1 billion\* of funds for our clients with a network of 15 offices across the UK.

\*As at September 2012

# Personal service, expert solutions, widespread benefits

Engage Investec Wealth & Investment to work with you to build your client's wealth – and help you build your business. The benefits of our bespoke Discretionary and Advisory Managed services will soon become abundantly clear:

## **Build your business, while we manage your client's money**

Outsourcing day-to-day investment work will allow you more time to focus on building client relationships and new business.

## **Reduced Compliance Burden**

We take responsibility for ensuring on an ongoing Basis the investments within your clients portfolios remain appropriate and within the overall parameters you have set for the client's objectives and attitude to risk.

## **Taxation Management**

We have expertise in utilising your client's annual tax allowances as well as managing monies in tax-efficient wrappers, where appropriate.

## **In Specie Transfers**

We can transfer your client's existing investments into their account with us without encashment (subject to the terms of the existing provider). Existing ISAs can be incorporated as part of your client's investment portfolio.

## **Transparent & Regular Reporting**

A comprehensive annual report incorporating a consolidated tax voucher and capital gains tax report is provided, where required, to assist in the preparation of your client's tax return. We will also provide regular valuations along with our comments on the performance of your client's investments throughout the period. We are always happy to meet in person when appropriate.



### Online Portfolio Service

You and your client can access portfolio valuations and statements via our dedicated website.

### Security

For even greater peace of mind, we have market-leading insurance and professional indemnity cover. We consider this an important part of our commitment to protect client assets.

### Flexible Income Payments

For clients requiring ongoing income payments, we collect all dividends and interest and arrange for payments into a designated bank account on a regular basis. Alternatively, we can offer standing order and drawdown facilities.

**The value of investments and the income derived from them may go down as well as up and you may not necessarily get back the amount you invested.**



# Enduring values. Modern methods

Our investment managers adopt a group-wide investment process, one that ensures a structured and disciplined approach through access to our extensive research capabilities (as demonstrated by the Investment process chart on the following page).

We constantly bring together the best ideas of all the firm's resources in pursuit of our goal to deliver consistently good risk-adjusted returns for your client. Efficient and streamlined, our independent research department and our most experienced fund managers are organised into specialist teams to focus on three core areas: Asset Allocation, Stock and Sector Allocation and Collective Funds.

## **Asset Allocation**

Our Asset Allocation team meets regularly to formulate the recommended split between assets to be held in your client's

portfolios and discuss which areas to invest in geographically. They consider trends in global economies, interest rates and currencies, and appraise forecasts for corporate profits and dividends.

## **Stock and Sector Allocation**

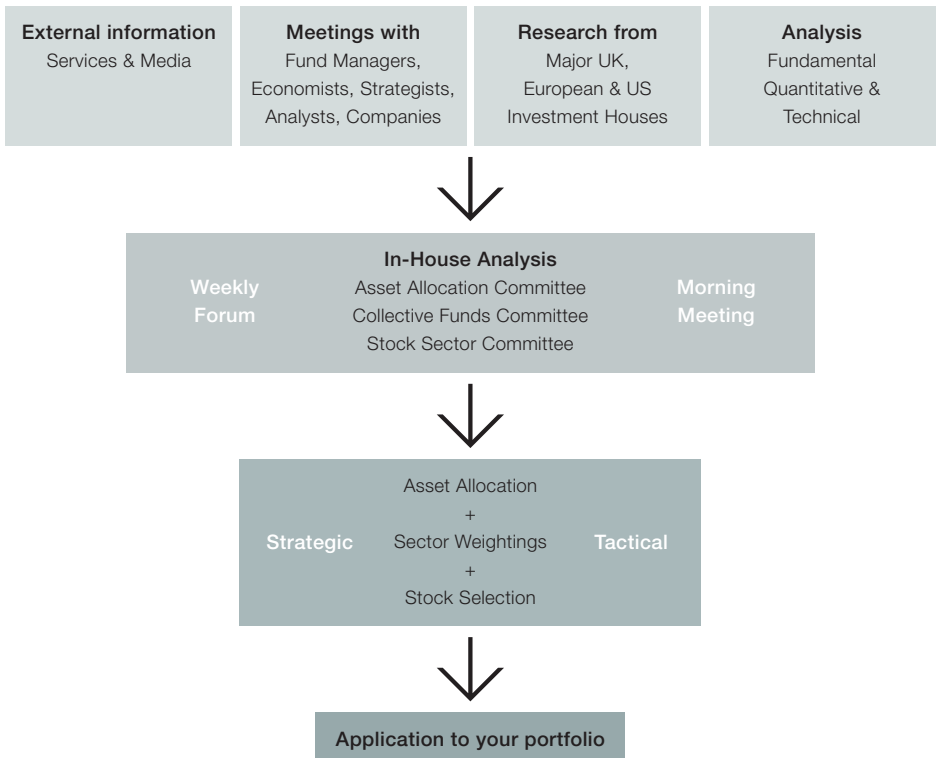
Our Stock Sector team meets regularly to review changes in core list UK equities, to initiate changes in sector views and to confirm, or question, changes in sector or stock recommendations. The aim is to maintain an analytically driven process, without losing the ability of analysts or strategists to make timely, tactical calls.

## **Collective Funds**

Our Collective Investments team meets regularly to review changes in the core collectives list and respond to developments in fund performance, valuation or manager turnover. Reviewing and selecting our favoured ethical, commercial property, hedge and structured products falls within the remit of this group.



## Investment process



# A genuinely bespoke service

As you would expect, bespoke approach to Discretionary and Advisory Management is the key feature of our service. This can be tailored to meet your client's specific investment objectives and is highly flexible. It allows us to offer traditional and alternative investment strategies, which may take into account your client's ethical, high income and drawdown requirements, or alternatively, incorporate existing investments. We are happy to advise you, and your client, on the most suitable asset allocation to meet their objectives.

## **The benefits of discretion**

Once the make up of your client's bespoke portfolio has been agreed upon we manage the portfolio on a discretionary basis. This enables us to handle day-to-day decision making and allows us to respond quickly to market changes or opportunities that are in your client's best interests.

## **Panels and platforms**

We work closely with all the leading panels and investment platforms. A complete list of all providers where we can apply our discretionary process is available on request.



# A proud history behind us

Investec Wealth & Investment has a history that goes back to 1827, but our eyes are firmly fixed on your future.

The bringing together of illustrious names including Rensburg Sheppards and Williams de Broë, combined with the strength of the Investec group, has allowed Investec Wealth & Investment to consolidate its wide-ranging expertise and leading position.

The depth and breadth of Investec enables us to offer a broad service to our clients and access to an extensive pool of investment opportunities around the world. Meanwhile our commitment to providing out of the ordinary levels of personal service for our clients remains paramount.

Jasper Newington  
Senior Investment Director



# We have introduced ourselves. Now would like to get to know you better

Great relationships start with a conversation. That is why we place so much value on them.

We would like to think such a conversation would be mutually beneficial and they always take place in the strictest confidence. It costs nothing to talk to an investment manager at Investec Wealth & Investment, yet the outcome could reap the rewards you are seeking for your client.

We encourage one-to-one meetings and, with 15 offices around the country, we are never too far away. We will travel to you or you are always welcome to spend time with us at one of our offices.

We look forward to hearing from you soon and wish you and your client well for the future.

**[investecdfm.co.uk](http://investecdfm.co.uk)**



The information contained within this brochure does not constitute financial advice or a personal recommendation. Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest. References to taxation are based on our current understanding of the legislation but we do not represent that it is accurate or complete and it should not be relied upon as such. Tax laws are subject to change.

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