



BEAUFÖRT  
*Wealth*

# BEAUFORT WEALTH DISCRETIONARY FUND MANAGEMENT

## WHAT WE CAN OFFER

### Clarity – Transparency – Integrity

In an industry where ethics come routinely into question, it is of paramount importance that everything we do meets the highest professional and ethical standards.

The world of investment management is a notoriously opaque domain. We seek to redress this balance in favour of our clients by providing as much clarity and transparency as possible.

Cost is a major determinant of portfolio returns. We disclose the absolute cost for managing your portfolio.



## OUR SERVICE

### Polished, reflecting our experience and integrity

Our primary goal for all managed portfolios is to capture most of the market's good times and miss most of its bad times. We class ourselves as risk managers. Protecting an account from significant downside damage is essential to providing consistent long term returns.

We deploy ultra low-cost passive instruments to execute active strategies, rather than managed funds that add a layer of cost which the client has to absorb.

Our process is rigorously disciplined and rules based. We make no predictions, forecasts, or take gambles with client monies based upon best estimates. We seek to eradicate all behavioural or emotional biases and work with probabilities on our side with a process designed to offer a smoother investment journey.

## KEY BENEFITS

- Portfolios designed to give you the highest probability of meeting your desired financial goals at the lowest feasible cost
- Bespoke Portfolio Service (BPS)
- Model Portfolio Service (MPS)
- A single dedicated Investment Manager
- On-line access to portfolio 24 hours a day, seven days a week
- Valuations every six months including tax statements
- A proprietary risk management process
- Investment Management Committee (IMC) with over 100 years of combined market experience



## OUR PROCESS

### Multi-faceted asset classes

We take a global multi-asset approach to portfolio construction. Our preferred choices of building blocks are Exchange Traded Funds (ETFs). We choose ETFs because we find them to be the most efficient and elegant solution for achieving highly liquid, tradable, and diversified positions. They can be bought and sold on the London Stock Exchange (LSE), in the same way as a regular share.

A typical ETF will cost a fraction of what an actively managed fund will charge. A recent 10 year study by the Pensions Institute at Cass Business School, a respected independent academic body, found 99% of fund managers failed to beat the market.\* Coupled with their excessive charges it seems a poor choice of investment management for the smart investor.

(\*“Just one fund manager in 100 beats the market”, The Telegraph, 17th June 2014)

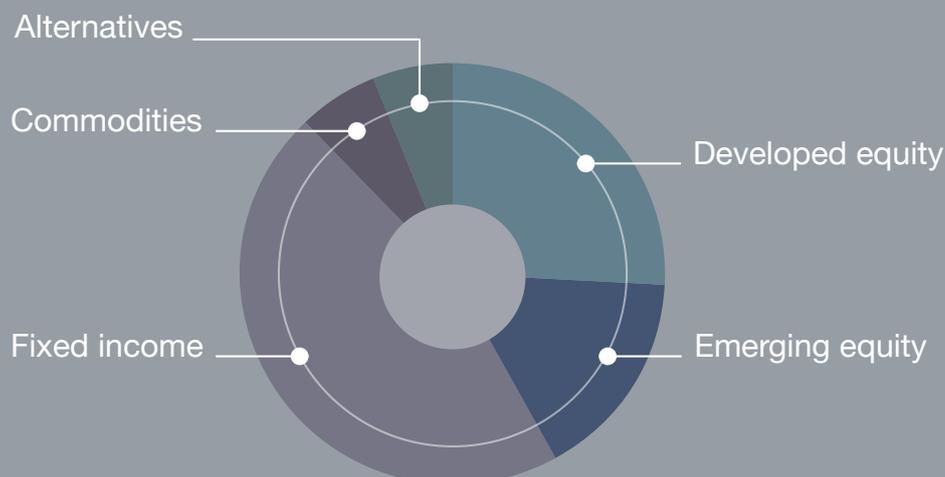
Our Investment Committee convenes on a monthly basis to assess all major global asset classes. In reaching its conclusions they will give consideration to several factors.

### INFLUENCING FACTORS

- Global economic growth expectations
- Inflation and interest rate expectations
- Asset class valuations
- Currency expectations
- Technical factors - market liquidity, momentum and trend analysis
- Investment risk

Once we have selected the appropriate assets we then risk weight the portfolio utilising our proprietary software.

### TYPICAL ASSET ALLOCATION



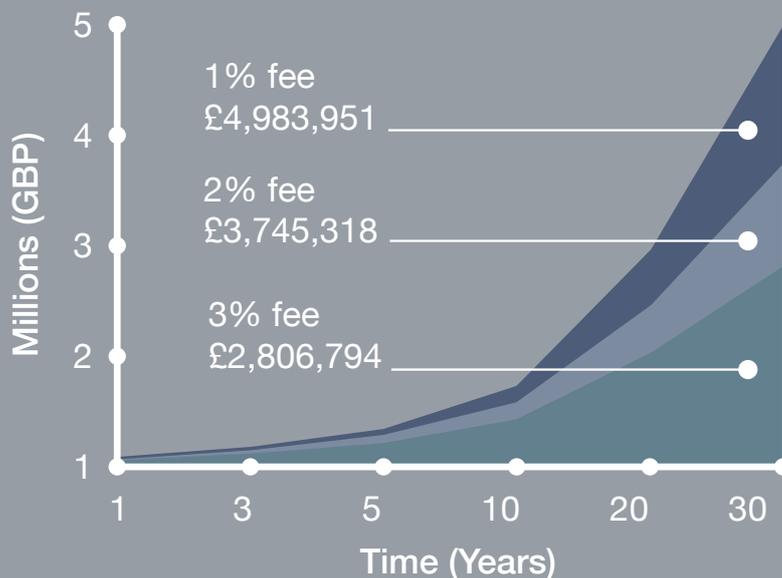
## ABSOLUTE COST

### Complete transparency and clarity

One of the fundamental mistakes investors make is thinking a small difference in fees is inconsequential, but long term investors can suffer from vastly reduced returns owed largely to the compounding effect being lost.

Our fee structure offers complete transparency on ALL costs borne by the investor.

Assumed 6.5%\* annualised return over 30 years



\*6.5% is the average annual return of the FTSE-100 index since its inception in 1984.

Past performance is not an indicator of future performance.

## ADVANTAGES

You may have read about all the advantages enjoyed by institutional investors like pension funds, large insurance companies and Hedge funds. At Beaufort we level the playing field by bringing these benefits to you.

We assist all our clients to achieve similar market advantages to those that institutional investors receive due to their large size and infrastructure.

The biggest advantage we gain by using ETFs to build our portfolios is the ability to gain access for our clients to global markets that were once only the domain of institutional investors.

## ABOUT BEAUFORT SECURITIES

Beaufort Securities was formed in 1992 and over the last two decades has established itself as one of the UK's leading independent financial service providers.

The Beaufort *Wealth* service offers innovative investment solutions and diversified portfolio management to suit the needs of individual clients. Having access to a wide range of asset classes and investment vehicles enables us to offer a selection of wealth management services, using modern investment management practices and technology.

To find out more about Beaufort Securities visit [www.beaufortsecurities.com/wealth](http://www.beaufortsecurities.com/wealth)

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