

# The Advisory Portfolio Service



## What is The Advisory Portfolio Service

We understand that our clients are all different and, as a result, have needs and objectives that are unique to them.

For some, these include such considerations as:

- Ethical requirements
- Income or capital needs
- Flexibility in retirement
- Estate planning

This list is by no means exhaustive.

We appreciate that the services and investment solutions we provide to our clients must be tailored to them and, as independent financial advisers, we make sure that we access the right solutions from all of those available on the market on an individual basis, one size does not fit all. This tailored approach extends further into our investment process.

The Advisory Portfolio Service can be accessed by our clients to provide additional, flexible guidance in relation to their investment and retirement portfolios.

Delivered by our in-house Investment Committee in conjunction with your dedicated financial adviser this joined-up approach ensures that both the investment strategies adopted and your wider financial planning activities dovetail perfectly, providing you with a clear, accountable route to meeting your objectives.

We are not proponents of tinkering for the sake of activity.

Frequent trading has a cost and the results are not readily identifiable.

It is widely recognised that asset allocation accounts for the vast majority of returns in any portfolio and it is for this reason that the investment process we have created, implemented through the Advisory Portfolio Service, identifies the appropriate long-term strategy for our clients based on the level of volatility that they are prepared to accept – and can stomach – from the outset.

We do not attempt to time the market nor do we change our strategy without good reason and your express consent.

### Strategies

Our strategies are formulated by Towers Watson, a leading risk management consultancy and financial services data provider.

Their actuarial data is used to formulate a series of efficient asset allocations which we expect to provide the returns prescribed in our risk profiler.

The range of returns for each risk classification (our scale of 1 to 10) is expected to be met by the associated asset allocation strategy 95% of the time or 95 years in every 100.

The asset allocation is influenced by years to disinvestment, tax status of the investment wrapper and your risk profile.



The Advisory Portfolio Service couples these portfolio parameters with ongoing analytical assessment, propriety fund selection criteria and frequent client interaction more akin to the services traditionally delivered by discretionary investment solutions- whilst working in complete harmony with the holistic financial planning services delivered by our Independent Financial Advisers.

### **Enhancements available through The Advisory Portfolio Service**

Our investment process, in its simplest form, is a route to identifying the makeup of a portfolio of investments that is right for you.

Your financial adviser will work with you to recommend a blend of different assets that, when combined, are expected to meet your objectives and do it within your risk budget.

Some clients may take control from this point and 'self-manage' the portfolio at their own time and expense. Others feel more comfortable with a periodic update from their financial adviser who re-assesses their attitude to risk and suggests changes to ensure that the portfolio remains appropriate.

Clients of the advisory portfolio service can tailor a bespoke ongoing review package from a host of additional services that are delivered alongside the financial planning expertise of the financial adviser. These could include:

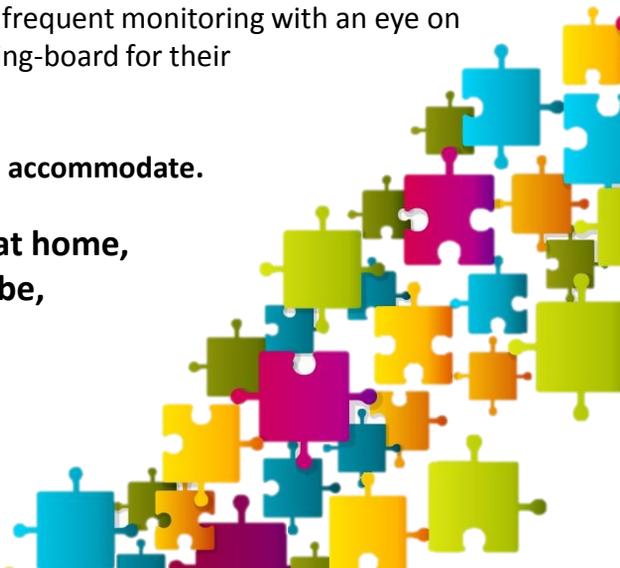
- In-depth analysis and reporting on each portfolio held, using industry-leading analytical tools, with clearly identified expected returns
- Regular market updates providing a reflection on recent market events and any knock-on effects that are yet to materialise
- Face to face, email and telephone access to a dedicated portfolio specialist
- Interim switch recommendations – brought about by significant fund events between your regular reviews
- Interim rebalancing recommendations – brought about by any changes to our asset allocations between your regular reviews

For some of our clients – often those with the toughest demands on their portfolios, such as those drawing on their pension funds .

The Advisory Portfolio Service is a route to closer, more frequent monitoring with an eye on future needs. For others, it is merely a route to a sounding-board for their own investment ideas.

**Whatever you need, the Advisory Portfolio Service can accommodate.**

**To arrange an informal, no obligation meeting at home, your workplace or at our office in High Wycombe, please contact us on 01494 451441**



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**PLEASE NOTE:**

The information contained within this brochure is intended to provide  
a general appreciation of the topic and it is not advice.