



Discretionary Investment Managers

“*Making Money Work*”

WHY CHARLWOOD IFA?

- **DISCRETIONARY INVESTMENT MANAGERS**

Less than 2% of IFAs possess the knowledge, expertise and experience to offer Discretionary Investment Management. It's what differentiates us from the other 98% and provides peace of mind that your monies are being tended by investment professionals.

- **A REPUTATION FOR DELIVERING ON OUR PROMISES**

We believe it's the responsibly managed, boutique nature of our organisation which permits us to manage monies in an environment which maximises returns without taking unnecessary risks. Our clients view us as a 'safe pair of hands'; it's what allows them to sleep at night confident in the knowledge that we are monitoring, protecting and enhancing theirs and their families wealth both now and in the future.

- **INDEPENDENT AND IMPARTIAL ADVICE**

We act on behalf of our clients and not any financial institution, this ensures you get the best financial products representing the best value for money.

- **A HIGHLY PROFICIENT AND EXTENSIVELY EXPERIENCED INVESTMENT TEAM**

Our Investment Managers experience extends to managing funds in the £billions. It's this level of expertise which allows us to so effectively improve your wealth but equally preserve and protect your capital at times of heightened risk.

- **TRANSPARENT AND HIGHLY COMPETITIVE CHARGING STRUCTURE**

We work with our clients on a fee basis, not commission. Whilst the role we perform comes at a cost, the beauty of our investment offering is such that the value we bring to the table is considerably greater than the associated cost.

- **SMALL IS BEAUTIFUL WHEN IT COMES TO INVESTMENT MANAGEMENT**

Whilst many large financial organisations struggle with quality and risk controls and continue to fire fight one scandal after the other, boutique organisations such as our own can claim a 100% unblemished client experience.



MARTYN CHARLWOOD, MANAGING DIRECTOR

Hello and thank you for your enquiry. We look forward to being of assistance. Here at Charlwood IFA we assist people with the £hundreds of thousands to the £millions. It's our knowledge, expertise and experience in managing money which qualifies us to act as Discretionary Investment Managers.

Naturally, when you are considering engaging the services of a Wealth Manager you will want to satisfy yourself that they have the necessary credentials. I have summarised below and within the essential areas of our service proposition which I hope you find informative. We understand only too well that the two key areas of any Wealth Management service are 'investment performance' and of course 'cost'.

Acting as Discretionary Investment Managers and Independent Financial Advisers (IFAs) is what differentiates us from approximately 98% of IFAs and permits us to deliver in these all important areas.

Why Discretionary Investment Management?

When you instruct a Discretionary Investment Manager to act on your behalf you are in effect giving your authority for them to manage your portfolio of investments and pensions in line with agreed parameters and objectives - in other words, a Discretionary Investment Manager has the ability to alter the mix of your investments at their discretion and without delay to capitalise and take advantage of market opportunities as and when they present themselves. This might entail increasing exposure to a particular asset or geographical region or be as simple as moving into cash with a view to preserving capital at times of heightened risk. This proactive level of management is not possible for those working with IFAs on an advisory basis who are not authorised to make investment changes without the sometimes costly delay in seeking the approval of their client first.

As a Discretionary Investment Manager we manage client monies and portfolios every working day of the year with the intention of ensuring your monies are always invested in the right areas at the right times. Typically, an Advisory Service is one where an adviser commits to reviewing your portfolio of investments at agreed intervals - this might be as infrequently as one day per year!

Discretionary Investment Management is for those who are serious about their investments and who require proactive investment management delivered by highly qualified, experienced investment professionals motivated to add value, not just a cost.

Costs and Charges

Interestingly, whilst the earlier examples highlight the benefits of Discretionary Investment Management, the costs can also be less expensive. We offer a menu of services, with the flexibility to choose what is appropriate for you today but with the ability to change at a later date if your circumstances change.

We now find more and more people are saying “we need you to manage our investment and pension portfolios but we only want to pay for IFA services on an adhoc basis when we need them”. An example would be those who have monies invested in pensions or ISAs who simply want to grow these funds with the run up to retirement and have no requirement for IFA advice and the associated cost until it is deemed necessary.

In effect, this means you can benefit from our Discretionary Investment Management service with all the associated improvements over that of the traditional IFA Advisory Service offering but at a fraction of the cost.

Yes, investment performance is good but equally important, we offer one of the most competitively priced Wealth Management offerings in the industry.

Free, no obligation Financial Report

Unlike many organisations, we don't ask you to financially commit yourself in advance of us reporting upon your financial arrangements. Our service proposition and the proposed recommendations and improvements detailed within our financial report is what will prompt you to instruct us to act on your behalf.

About our services and costs – things you need to know

Are we regulated?

Charlwood IFA is authorised and regulated by the Financial Conduct Authority and our Financial Services Register number is 226338. Our permitted business is advising on, arranging and managing investments.

Do we provide independent or restricted advice?

There are now two types of financial adviser i.e. 'Independent' or 'Restricted' and all institutions, firms and individuals have had to decide which they want to be. 'Independent' advisers such as ourselves are able to consider all types of retail investment products offered by all providers across the market. A 'Restricted' adviser can only recommend certain products or product providers. This means they might only offer products from one company, or just one type of product.

How are we paid?

Payment for initial services

Unlike many organisations we operate on the basis where we will provide you with a free, no obligation financial report detailing your current arrangements and objectives together with our recommendations as to how best address and improve your financial standing. Up to that point, you will not incur any costs. As a result of preparing our report we will have a much better understanding of what work is required and what the cost is likely to be – all of which will be covered within our report for your approval.

Payment for ongoing Discretionary Investment Management services

Option 1 - 'Discretionary Investment Management Only' service

- 0.5% p.a. + VAT per investment product - where the value is greater than £250,000 but less than £500,000
- 0.4% p.a. + VAT per investment product - where the value is greater than £500,000 but less than £1,000,000
- 0.3% p.a. + VAT per investment product - where the value is greater than £1,000,000 but less than £2,000,000
- 0.25% + VAT per investment product - where the value is greater than £2,000,000

For example, based upon a fund value of £300,000 an ongoing charge of 0.5% p.a. plus VAT would result in a cost of £1,500 p.a. plus VAT.

Option 2 - 'All Inclusive Discretionary Investment Management' service

- 1% p.a. + VAT where the combined value of the investments we manage on your behalf is greater than £250,000 but less than £1,000,000
- 0.75% p.a. + VAT where the combined value of the investments we manage on your behalf is greater than £1,000,000 but less than £2,000,000
- 0.5% p.a. + VAT where the combined value of the investments we manage on your behalf is greater than £2,000,000

The cost for either of the above ongoing services will be deducted directly from your investments and will be paid quarterly in arrears unless we advise to the contrary.

SERVICES PROVIDED	'DISCRETIONARY INVESTMENT MANAGEMENT ONLY'	'ALL INCLUSIVE DISCRETIONARY INVESTMENT MANAGEMENT'
Discretionary Investment Management	✓	✓
Annual face to face (or telephone) meetings/updates/reviews	x	✓
Dealing with queries and providing advice in relation to existing investments we manage on your behalf	x	✓
Monthly Market updates	✓	✓
Ongoing tax management to ensure pensions/investments continue to remain appropriate in line with your specific objectives	x	✓
Three-monthly reports and valuations	✓	✓
Online access to investments (where possible)	✓	✓

I hope the above provides you with a better understanding of the role we will perform on your behalf and we look forward to being of assistance in the future.

Two simple steps to becoming a client

- Instruct us to advise and report upon your current financial arrangements to include our associated recommendations – simply sign and return the Letters of Authority enclosed together with the completed Investment Risk Questionnaire
- Authorise us to action and implement our recommendations as detailed within our financial report – once you have received and read our report, you simply need to instruct us to proceed

“ Yes, charges are competitive but equally important, you will be entrusting your affairs to an organisation of investment and wealth specialists. ”

“ A Wealth Management Service which leaves you smiling ”

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