



# Portfolio Management Service

A new approach to financial planning and advice



**CHADNEY BULGIN**

Independent Financial Advisers



Authorised and regulated by the  
Financial Services Authority



Introducing a new approach  
to financial planning and advice





Established in 1993 as an Independent Financial Adviser, **Chadney Bulgin** currently works with over 20,000 clients and manages in excess of £150 million of savings and investments.

Chadney Bulgin advises on, administers and processes personal and corporate financial business plans and, in so doing, provides a full holistic financial advisory service.

Depending on the client's requirements, this could include recommending and creating their investment portfolios, advising on pension strategies for retirement, retirement funding, inheritance tax planning, protection insurance and the servicing of mortgage arrangements.

This holistic approach to wealth management automatically incorporates the services of the various specialists within our firm and often requires us to work closely with clients' other professional advisers to ensure that our clients can benefit from the best experience and expertise available.

# What is the **Portfolio Management Service** and how can it work for you?

**Chadney Bulgin's Portfolio Management Service is a major step forward and, for the first time, we can offer you an all-encompassing service so that we can administer a wide range of your investments.**

The service will bring together all of your investments which you may have made previously – Unit Trusts, PEPs, ISAs, Pensions, Bonds, Shares and Deposit Accounts – all in one place.

By using the latest technology, you can view your portfolio online and this service extends to many other investments not administered through the Portfolio Management Service.

It will allow you to see the performance of investments whenever you like by logging on using a secure password. We can hold all information, past and present, relating to your assets and investments in one place. This allows us to make adjustments to your investments using real-time information and with a complete knowledge and understanding of your situation.

The on-screen information includes everything from the current overall value of all of your assets to sector and geographical spreads, for each of your individual investments. It also provides a greater level of detail and analysis than was previously possible.

The provider of software, nominee facilities for investments held within the Portfolio Management Service, and pension and ISA 'wrappers' is Standard Life. Cash deposits are held within a Standard Life bank account and rates of interest can be up to bank base rate.

Chadney Bulgin's Portfolio Management Service uses Standard Life's expertise in technology and administration to deliver a new market-leading service and to give access to a huge universe of investment funds from leading city fund managers, whether the underlying investment is in the tax shelter of a pension or ISA or is even a direct holding.

Whilst the Portfolio Management Service is relatively new to the UK, it is tried and tested in the USA and Australasia. In many ways, it is similar to private banking services, which have to date only been open to the 'super rich' and are expensive by way of comparison with the Portfolio Management Service.

Running alongside the Portfolio Management Service is a sophisticated fund research facility from Financial Express, as used by Bloomberg, Reuters and Thompson Financial, so that Chadney Bulgin can create a range of investment portfolios taking account of objectives and attitudes to investment risk.

Chadney Bulgin's fees vary according to the scale and scope of work carried out. The Portfolio Management Service is a fully integrated, internet-based service designed to manage, monitor and report on your entire collection of investment portfolios in an efficient manner. Only by investing in the very latest technology are we able to provide you with the level of ongoing service, advice and support that we believe clients value.

In short, this is why we at Chadney Bulgin have created the Portfolio Management Service, a tailored service to best meet our clients' needs and ensure that we deliver our promise of providing the best quality advice.



*Chadney Bulgin's Portfolio Management Service is a **major step forward***



# Portfolio Management Service – Providing investment research expertise

At **Chadney Bulgin** we understand that building an investment portfolio can be a complex and time-consuming process.

Nowadays, a lot of product 'tax wrappers', such as an ISA (Individual Savings Account) and SIPP (Self Invested Personal Pension), are manufactured by one product provider but allow you to invest in the various funds provided by other investment companies. This new concept is called open architecture, and we currently make use of it for many of our clients. It allows you to spread your investments around and not keep all your eggs in one basket, within the one product provider's range.

With so many funds and products on the market to choose from, it can be difficult to make the right choice. However, we are here to support you and provide you with investment research expertise.

We believe strongly, when creating a portfolio, that it is vital to spread your investment across the various asset classes e.g. cash, equities, property and gilts whilst addressing your attitude to investment risk and reward.

Stockmarket volatility over the last few years has led many investors to question the value of investing in equities compared with other types of assets, such as cash and gilts.

However, stockmarkets have experienced and survived difficult times and although past performance is not a guide to future performance, for those in it for the long term, the rewards can be considerable.

We provide you with a detailed analysis of your needs and circumstances to determine where you should spread your investment and will then manage and monitor your portfolio in line with investment objectives.



# Building the **right investment portfolio** for you

As part of the Portfolio Management Service, regardless of your investment objective or the tax wrapper(s) involved, your adviser will apply the following process aimed at achieving investment success for you:

- Agree timescale and objectives
- Agree risk profile and set benchmarks
- Spread investments over asset classes
- Select appropriate Funds and Managers through a vigorous research and analysis screening process
- Review the investment portfolio on a regular basis at agreed intervals
- Ensure the portfolio is tax efficient

Additionally, we will take account of relevant developments relating to your investment portfolio, such as changes to taxation and other rules as well as the introduction of new investment opportunities.

## The **range of products and services** provided by Chadney Bulgin

- SIPPs
- Stakeholder Pensions
- Pensions and Retirement Planning
- ISAs, ISA and PEP transfers
- Pension Income Drawdown
- Pension Transfers
- Annuities, Pensions Compulsory Purchase
- Life Assurance
- Long Term Care
- Critical Illness Cover
- Income Protection
- Mutual Funds, Unit Trusts and other Collective Investments
- Shareholder and Partnership Protection
- Inheritance Tax Advice
- Investment Advice
- Offshore Investments
- Estate Planning
- Residential Mortgages
- Commercial Mortgages
- Buy to Let Mortgages



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