



# Discretionary Bespoke

Portfolio Management Service

**WALKERCRIPS**

Investment Management

## What is discretionary investment management?

Discretionary investment management means putting your investment decisions in the hands of experienced professionals. When you choose this level of service, your investment manager takes care of your investments on your behalf. They make decisions about buying and selling assets within your portfolio, all based on your financial goals and risk tolerance.

This approach allows you to delegate day-to-day investment choices, giving you more time to focus on life's other priorities while knowing your investments are being actively managed by a professional.

## Discretionary portfolios designed for you

We have been providing individuals, their families, trusts and charities with successful investment strategies for over a century. Our actively managed Discretionary Bespoke Portfolio Management service is ideal for the investor who would prefer a 'hands off' approach. We will manage your portfolio on your behalf; controlling the day-to-day decisions with expertise and care to achieve the financial goals you set for us.



## Benefits of the service

- Your own personal investment manager will provide **flexibility**; available to answer your questions and provide guidance whenever you require.
- A portfolio developed and personalised to accommodate your **specific requirements**.
- A portfolio closely monitored on an ongoing basis, adjusted in accordance to your **objectives** and **tolerance of risk**.
- Access to your dedicated investment manager, **regular portfolio reviews** and up to date online portfolio information via our Client Portal (accessible both via our website and as a mobile app).
- Our service is completely **transparent** and we will always act in your best interests.
- We are **independent** from other financial institutions, so we can choose the best investments at the right time for your benefit.

# How does the service work?

When it comes to developing and implementing your bespoke investment strategy, there's a lot to consider. Your investment manager will guide you through each of the stages below to ensure your financial goals are met and your investments are managed with precision:

## 1. Getting to know you

Our journey begins with a personal introduction and in-depth conversations. When we first meet, we'll ask questions to get to know you and to build a thorough understanding of what you are looking for from your investments. Your answers will help us develop an investment proposition that is right for you.

## 2. Identifying your objectives

Once we know you well, we work together to identify your investment objectives. We explore your short-term and long-term goals, your risk tolerance, and any income or growth requirements.

## 5. Ongoing review

We believe in the importance of continuous monitoring and adaptability. We regularly review your portfolio's performance against your objectives, making necessary adjustments to ensure your investments stay aligned with your evolving financial goals.

## 4. Implementation

After agreeing on the strategy, we put the plan into action. Your investment manager will actively manage your portfolio, making informed investment decisions that align with the agreed-upon strategy. We navigate the markets to maximise returns while managing risk effectively.

## 3. Build strategy

With a clear understanding of your goals and preferences, your investment manager will develop a tailored investment strategy designed to achieve your objectives. We draw from our extensive research and market insights to create a plan that suits your needs.





## Our approach

When we say we actively manage your investments, we mean it. Rather than rigidly following a one-size-fits-all investment style or trend, our focus is on blending your investments strategically to optimise performance in line with your risk tolerance and financial goals. We strive to identify market areas with the greatest potential for healthy returns relative to their risk level.

Our investment managers leverage external market research and analysis, in addition to insights from our **Investment Oversight Committee**. This committee diligently examines and evaluates the dynamics, pressures, and opportunities presented by the financial markets, with a primary emphasis on diversification and risk management. Our commitment is to create portfolios that deliver the best potential for strong performance while aligning with your unique investment objectives.

## Focus on performance

Achieving the best performance for your portfolio is our top priority. Your dedicated investment manager takes on the responsibility of day-to-day portfolio management, with a keen focus on both risk management and identifying opportunities for returns. They are equipped to respond swiftly and effectively to new data, research findings, external analysis, and market influences.

This proactive approach ensures that your portfolio consistently aligns with your agreed-upon objectives, meets your specific requirements and remains within your defined risk tolerance. Your investment manager will optimise your portfolio's performance to help you reach your financial goals.



# Next steps

To invest in our Discretionary Bespoke Portfolio Management Service or to find out more information please contact us:

020 3100 8100 private.client@wcgplc.co.uk

# Who is this service suitable for?


**This service is suitable for:**

- Investors with limited to extensive investment experience;
- Investors with an initial investment circa £250,000;
- Investors who are comfortable with exposure to investment risk;
- Investors wishing to invest for the medium to long term (a minimum of 3-5 years).



**This service is not suitable for:**

- Investors who are not willing to accept any capital loss;
- Investors with an investment amount below £50,000;
- Investors wishing to invest for a period shorter than three years;
- Investors requiring an Environmental, Social and Governance (ESG) compliant portfolio.



To access the full Target Market Information for this service, please visit [walkercrrips.co.uk/consumerduty](http://walkercrrips.co.uk/consumerduty) or scan the QR code.



### Important information

The value of any investment and the income from it is not guaranteed and can fall as well as rise, so that you may not realise the amount originally invested. This document has been prepared by Walker Crips Investment Management for customers and/or potential customers who may have an interest in its services.

Walker Crips Investment Management (WCIM) is authorised and regulated by the Financial Conduct Authority (FCA) in the conduct of investment business and is a member of the London Stock Exchange. WCIM provides services that are defined by the FCA as “restricted advice” because we do not consider the full range of investment products that are available to Retail customers but focus on stock market and stock market based investments and other similar products. When selecting stock market based investments and other products on behalf of customers however, we are independent from other financial institutions. Information contained within this brochure is correct as of March 2024.

Walker Crips Investment Management Ltd registered office: Old Change House, 128 Queen Victoria Street, London, EC4V 4BJ. Registered in England and Wales number 4774117.



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