Investment Management

WALKERCRIPS
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Our investment management services

Walker Crips offers a wide range of services, allowing you to choose your level of involvement in managing your investments. You can access our expert advice before making the final decision regarding investments yourself. Alternatively, you can entrust our investment team to make the investment decisions on your behalf in accordance with your investment objectives and attitude to risk.

Who we help

Our experienced team of investment professionals are on hand to provide help and advice to the following customers:

You and your family

Our tailored investment solutions are designed to help you and your family achieve your financial goals, whether that be securing your retirement, funding your children's education, or growing your wealth for the future.

Businesses

We can help your business optimise its investments, preserve capital, and maximise returns, allowing you to focus on your core operations and growth.

Charities

Our service aims to enhance the financial stability and growth potential of your charity through considered investments, helping you better support your beneficiaries.

Financial advisers

Partner with us to access a wide range of investment solutions for your customers. Our expertise and comprehensive services can help you offer diversified and personalised investment strategies to meet your customers' financial needs.

Professional partners

Walker Crips is a trusted partner to a number of accountancy and law firms. Our collaborative approach and expertise enable us to provide integrated solutions to support your customers' financial goals.

Getting to know you

Your goals and life journey are unique to you. That's why we focus on providing the service that is best suited to your circumstances.

Upon first meeting, we'll get to know you and build a thorough understanding of your goals, attitude to risk and investment preferences.

For example, it is important that we know whether:

- You prefer to have complete control over your investment decisions.
- You would rather entrust your investment manager to handle the day-to-day decisions regarding your portfolio.
- You hope for your investments to provide a regular income, or to grow over time.

This information will help us form an investment proposition that is tailored to you.

Below, you'll find a summary of each type of investment management service we offer. In collaboration with you, we can help you select the level of service which best suits your requirements.

Discretionary Bespoke service

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 goals you set for us.

Our attention is focused on your objectives so we can respond to circumstances and market shifts quickly and smoothly, leaving you to concentrate on your other priorities.

Discretionary Model Portfolio service

You benefit from a professionally managed investment strategy where the review and rebalancing of the portfolio is managed by our central investment team, whilst having access to a dedicated investment manager.

This is a low cost service designed to provide a simplified investment experience for those with limited tax considerations.

Advisory Managed service

For a more active role in the investment process. Your investment manager follows an agreed brief and you are consulted on any changes that are recommended. Your approval is final. You retain ultimate control, but you know that your investments are being expertly monitored.

Advisory Dealing service

You are confident in controlling your own investment initiatives and would also like to request one-off advice on a wide range of potential investments as required.

You are involved in every portfolio development. Final decisions are yours, but we will be on hand for advice and counsel.

Execution Only service

You are comfortable making your own investment decisions without advice and dealing yourself.

For investors who trade actively, daily traders or those who wish to buy or sell a small number of shares, we offer quick and easy dealing online or over the phone.

Compare our service levels

	Discretionary Bespoke	Discretionary Model Portfolio [1]	Advisory Managed	Advisory Dealing	Execution Only
Dedicated Investment Manager	✓	✓	✓	✓	✓
Access whenever required, via meetings, telephone calls or video calls, to ask questions regarding your existing investments	✓	✓	✓	✓	✗
Minimum 12-month review of your financial goals and objectives to ensure your portfolio remains suitable	✓	✓	✓	✓	✗
Active portfolio monitoring	✓	✓	✓	✗	✗
Able to accommodate individual tax considerations	✓	✗	✓	✓	✗
Defaqto[2] 5 Star Expert Rated	✓	✓	✗	✗	✗
Comprehensive statements provided quarterly	✓	✓	✓	✓	✓
Online access to your portfolio via our website and mobile app	✓	✓	✓	✓	✓
Recommendations on individual investments	✗	✗	✓	✓	✗

1. Our Discretionary Model Portfolio service comprises the following:

- Model Portfolio Service ("MPS") Collectives
- Model Portfolio Service ("MPS") Direct
- Inheritance Tax ("IHT") Relief Portfolio Service
- UK Equity Strategy
- Overseas Investment Strategy

2. Defaqto is a leading financial ratings business. Its unbiased product information, provided as Star Ratings, helps consumers, financial institutions and financial advisers make better informed decisions.

Our investment process

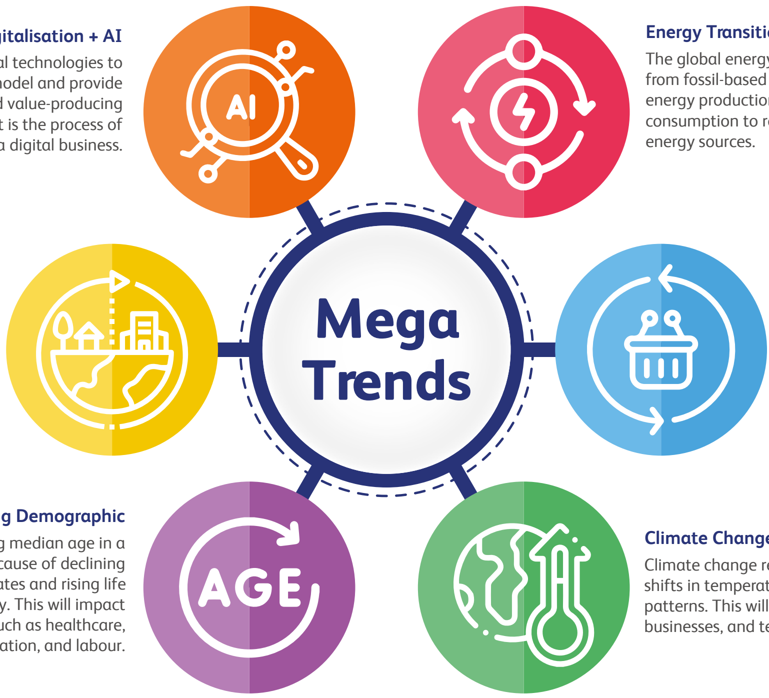
Model Portfolio Service

Our Model Portfolio Service (MPS) offers an ‘off-the shelf’ investment portfolio that individuals can enter into if it is most suitable for their needs and risk appetite. Our Growth Models offer an investment bias towards capital return; our Income Models offer a bias towards income generation. Our experience is primarily drawn from investing in both direct equities and collective investments. We believe that asset allocation – the high-level decision of which broad asset classes the portfolio should be invested in – is the major determinant of long-term returns.

Digitalisation + AI
The use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business.

Energy Transition
The global energy sector’s shift from fossil-based systems of energy production and consumption to renewable energy sources.

Urbanisation
The increase in the proportion of people living in towns and cities. Conversely, the number of people living in rural areas is declining. These changes in population lead to other changes in land use, economic activity and culture. Rapid expansion of city borders, driven by increases in population and infrastructure development, leads to the expansion of city borders that spread out and swallow up neighbouring urban areas to form mega-cities.



Emerging Market Consumption
Emerging Market consumers are increasing their economic activity as their economy grows, affording them a higher proportion of disposable income. With this, new trends are emerging including: ‘phygital’ shopping; ‘bargain’ hunting; ethical-focused shopping; and ‘frictionless’ shopping, meaning introducing more technology to make experience more streamlined.

Ageing Demographic
Increasing median age in a population because of declining fertility rates and rising life expectancy. This will impact services such as healthcare, housing, education, and labour.

Climate Change
Climate change refers to long-term shifts in temperatures and weather patterns. This will impact consumers, businesses, and technology.

Once we have decided our internal asset allocation views, the next step in our investment process is to identify potential investments that fall within our Walker Crips Megatrends. It is our belief that these Megatrends are long-term transformative forces that provide the potential of shaping global economies, financial markets and investment opportunities over extended periods, often spanning decades. Therefore, we believe that investments falling within our identified Megatrends offer the greatest potential of delivering long term outperformance. We then create portfolios by combining both our asset allocation views and the Walker Crips Megatrends, which we believe should best position portfolios to achieve long term outperformance.

Bespoke Portfolio Service

Similar to the MPS creation process, the only key difference is that this portfolio is created uniquely for you and your investment needs. There are no natural biases.

We continue to use the Megatrends thesis as the backbone for the portfolio and we have recommended asset allocations according to risk appetite.

Risk Monitoring

We also maintain diligent and ongoing oversight of our entire portfolio holdings across the firm, with a dedicated focus on aligning them with their respective risk profiles. An integral aspect of our risk management approach is our internal monitoring system, equipped with robust controls designed to track deviations in risk parameters within individual portfolios. This comprehensive process scrutinises a multitude of portfolio metrics, including asset allocation weightings and the weighted average portfolio risk.

This meticulous analysis serves to promptly identify deviations from the prescribed tolerance levels associated with a portfolio's chosen risk profile. Consequently, it ensures that risk remains an integral and recurring consideration in our portfolio management procedures. This commitment allows us to consistently deliver portfolios in line with the pre-defined risk thresholds as agreed upon.

Committees:

The Walker Crips Central Investment Team convenes at the start of each month to determine our internal asset allocation views and discuss emerging trends which may feed into the Walker Crips Megatrends (*see page 5*). Subsequently, these insights inform our Discretionary Model committees' discussions throughout the remainder of the month, wherein we deliberate on the specific assets held within our model portfolios. These committees are chaired by members of the Central Investment Team, and all team members participate in the conversations about the underlying holdings, culminating in final decisions being made by the committee's chairperson.

Our offices throughout the UK

We understand that your time is precious. Therefore we offer flexible options for meetings. Whether you wish to meet face-to-face at one of our offices, your home/workplace or remotely via telephone or video call, our team is happy to cater for your preference. Simply contact your nearest office, and we will assist in arranging a consultation that is convenient for you.

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5 Walsingham Place
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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 February 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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