

# clarity's investment management services

However your wealth was created, clarity's investment services can help you make sure it is managed in line with your objectives.

Everyone's circumstances and goals in life are different, so we provide a range of services for you to tailor to suit your needs.

Certain considerations apply in all cases:

- **What are your financial aims and objectives?**
- **What timeframes are you working towards?**
- **What is your attitude to investment risk?**



Working with you, your clarity adviser will recommend an appropriate investment strategy, based on your personal circumstances and goals. We're then on hand, as required, to ensure your investments remain aligned with your aspirations.

**Our investment services range from bespoke portfolio management (with regular reviews and rebalancing) through to a non-advised transaction service.**



[clarityglobal.com](http://clarityglobal.com)

clarity

All clarity investment services cover pensions and ISAs, as well as direct investments. Our portfolio services use collective investments (funds), rather than individual stocks and shares, to enhance diversification and reduce risk.

## clarityPORTFOLIO

Our full investment management service, covering:

- risk profiling and advice on appropriate asset allocation
- portfolio recommendation
- annual review and asset allocation rebalancing
- annual fund switch recommendations
- annual valuation

## clarityPORTFOLIO +

Provides all aspects of the **clarityPORTFOLIO** service, but with quarterly reviews and rebalancing.

## clarityINVEST

Our non-advised service, allowing you to transact and manage your investments through clarity. **clarityINVEST** clients benefit from access to **clarityONLINE** and all the ongoing research and updates we publish, the only difference is you would not receive investment advice from clarity.

We also research and provide investment advice in relation to investment trusts, venture capital trusts (VCT), enterprise investment schemes (EIS) and seed enterprise investment schemes (SEIS).



# clarity's portfolio management process: what we do at each stage

## 1. attitude to risk

Assess your objectives, timeframe and attitude to risk and propose an appropriate asset allocation benchmark.

## 2. initial investment recommendation

Recommend the initial investments to meet the asset allocation target, taking into consideration your existing holdings, where appropriate.

## 3. transactions

On receipt of your signed approval and funds, we process the necessary transactions and paperwork.

## 4. review and rebalance

Value, review and rebalance your portfolio in line with its agreed benchmark. This includes reviewing the underlying funds you are invested in.



# A rigorous and proven approach to wealth management

Clarity is independent of both investment managers and platform providers. This gives us complete freedom and allows us to provide solutions that truly meet the individual needs of our clients.

Underpinning our entire approach to wealth management is the belief that high **quality investment advice** must centre on **robust risk profiling** and **appropriate asset allocation**.

Our investment management philosophy builds on research that shows the vast majority of returns come from regularly rebalancing to an agreed asset allocation, as opposed to over-emphasis on the stock selection underneath. Both elements are, of course, important. However, in many cases the rebalancing element is overlooked; despite the fact that research (and our experience) shows it can provide over 80% of the return in a portfolio.

Our experienced investment committee ensures we only recommend high quality funds. The rigorous selection process for our buylist includes:

- **comprehensive analysis of fund data**
- **investigation of the performance track record of both the fund and manager**
- **regular face-to-face meetings with the managers**



## Find out more

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