



Keeping watch in case it's time to move on

DISCRETIONARY MANAGED SERVICES

Financial markets never stay still. A service which manages your investments in the event of any new market developments can ensure you are well prepared for whatever eventualities unfold.

You know the difficulties faced when managing investments. You need to have the right financial knowledge, analytical tools and time at your disposal to make your own investment decisions. There is a need to monitor your investments to make sure they continue to meet your long term financial goals. This approach can be time-consuming and involve lots of paperwork and administration.

Even with the best intentions on reviewing your investments regularly, it is impossible to react quickly enough to positive or negative market conditions. It is also extremely difficult to monitor the wide choice of different investment options and also review how each of these can meet your own personal circumstances and financial objectives – both now and in the longer term.

Our solution is a Discretionary Managed Service which aims to remove these headaches.



What are our Discretionary Managed Services?

Our Discretionary Managed Services allow you to hand over the day-to-day management of your investment portfolio to our experienced Investment Team.

Alongside a long term outlook, the Investment Team works closely with our Investment Committee to review the markets on an ongoing basis. They monitor the markets and can react quickly to situations as they develop, and implement changes to your portfolio as appropriate.

The service is designed for investors who would prefer to leave the day to day investment decisions to our Investment Team. Applicants can invest any amount in our Discretionary Managed Services, from a minimum of £20k to £1m and more.

Our Discretionary Managed Services work by:

- » Working with you to agree your attitude to risk, time horizon and objectives
- » Using funds selected from the whole of the market across a range of tax wrappers
- » Combining sophisticated modelling and a personal service from an in-house Investment Team to produce a suitable asset allocation for your requirements
- » Using our Investment Committee made up of a team of investment professionals from around the industry to decide on shorter term asset class movements
- » Ensure our services are carefully designed so that the costs incurred by clients are always competitive

Our Discretionary Managed Services include a range of benefits to clients: the ability to carry out transactions without sending clients transfer forms for signing, provision of a review and rebalancing client investment valuations on a quarterly basis, together with an economic and market commentary and performance statistics. Clients can also view their investment valuations online.

	Discretionary Management Service	Advisory Service
Benefit from our Investment Team	✓	✓
Allows Investment Team to trade without client signature	✓	✗
An annual meeting with your adviser (as a minimum)	✓	✓
Quarterly portfolio review and rebalancing services	✓	✗
Online valuations available	✓	✗

For clients who require a greater degree of participation in the management of their investments however, we also offer advisory investment management services including our Structured Investment Managed Service.



Testimonials



Jason, Newcastle upon Tyne

"I like having a Discretionary Managed Portfolio with Gale and Phillipson. It means I don't have to sign forms every time I switch an investment."

Hugh, London

"I've used Gale and Phillipson's Personal Managed Portfolio for over five years now. I'm delighted with how it has performed and that it has allowed me to spend my time on other things than investment."

Terry, North Yorkshire

"I'm delighted with my Discretionary Managed Portfolio from Gale and Phillipson. I see how they manage the downside as well as the upside. I'm often out of the UK and have the peace of mind that my capital is actively managed and rebalanced while I'm away."

Bespoke or Model Portfolios?

Our Discretionary Managed Services are designed for any clients who are looking to invest amounts from £20k to £1m and more. The Discretionary Managed Services are tailored dependent upon your investment needs and the level of investment required, to offer either a completely bespoke service or a model portfolio service.

Your Adviser will work with you to choose from either a completely bespoke portfolio or a managed portfolio of funds, dependent upon your needs:



Personal Managed Portfolio

COMPLETELY BESPOKE



Discretionary Managed Portfolio

PRE-SELECTED PORTFOLIO OF FUNDS

How do we work?



Working with your Adviser

At Gale and Phillipson we offer a comprehensive financial planning and investment management service for our clients. This combined approach ensures we can look after all of your financial affairs.

It allows us to build up a bigger picture of your personal situation and tailor financial solutions to help you create, grow and protect your wealth.

Your Financial Adviser will work with the Investment Team to ensure we have an accurate understanding of your risk appetite, investment time frame, objectives and tax planning needs from the outset. From there, we will produce either a bespoke or managed portfolio whose asset allocation meets your own investment objectives and attitude to risk.



Helping you to take advantage of opportunities

Taking care of all the decisions in relation to your investment portfolio, our active approach to investment management ensures your investments continue to be invested in accordance with your risk parameters and strategic objectives.

This allows us to react to new opportunities, threats or changing markets from across the globe on your behalf.



Keeping you informed

You can view your investment valuations online. We will also send you regular statements. Where relevant, we will supply information to help you complete your tax return.



Understanding your objectives

Your Financial Adviser will discuss your investment objectives and attitude to risk with you as part of your overall financial plan.

By making time to understand your objectives, we ensure that we put in place the right mix of assets for your investment portfolio. This allows us to diversify your portfolio appropriately, to ensure we avoid too much exposure in one area for your investments.



Making informed decisions

Our Investment Team carry out ongoing and extensive research in to funds, companies and markets to help us make informed decisions on the most suitable assets and securities for you. They will then either choose from a portfolio of selected funds or build you a bespoke portfolio to meet your investment requirements.

Our Investment Committee meet quarterly or if there are any immediate needs to review investments and markets, and discuss tactical views. These tactical views are portfolio adjustments which are designed to enhance investor return and reduce risk.

This allows us to control risks as well as capture opportunities and enables us to act quickly based market conditions, when other fund managers may continue to stick to a chosen strategy.

Why choose Discretionary Managed Services?



We provide **insight and knowledge** from experienced Investment Team to invest and manage your assets on your behalf



We manage your whole portfolio together in a **consistent and robust** way



We provide **peace of mind** that your portfolio is being managed efficiently



We free up your time while our dedicated Investment Team look after your money and ensure it is meeting your investment requirements



**For help and advice,
please contact us**

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Northallerton: 01609 760960 Richmond: 01748 825971



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IMPORTANT NOTES

This is only a brief summary of the main features and benefits of Gale and Phillipson's Personal Managed Portfolio. We provide full details in a Service Description, which is available on request. The contents of this brochure do not constitute personal recommendations and do not take account of your individual needs, objectives or personal circumstances and should not be relied upon when making decisions or taking actions of any kind. You should talk with a financial adviser before making any investment decisions. The value of investments and the income from them may fall as well as rise and you may not get back the amount that you invest. Gale and Phillipson Ltd and its subsidiaries Gale & Phillipson (Life & Pensions) Ltd and Gale & Phillipson (Financial Management) Ltd are authorised and regulated by the Financial Conduct Authority. All trade under the name Gale and Phillipson.