



We do the work and you call the shots

STRUCTURED INVESTMENT MANAGEMENT SERVICE (SIMs)

We all have good intentions of researching financial markets and making changes to our investments but in today's fast moving world, many people do not have the time, inclination or expertise to actively manage their own investments.

Working together with your Financial Adviser, our solution is for our in-house Investment Analysts to invest in a pre-approved panel of funds that is specifically designed to allow you to benefit from a range of investment expertise in fund research, portfolio construction and investment management.

We all recognise the difficulties we face when managing our money. It would be ideal to have the right emotional constitution, along with sufficient financial know-how and analytical tools at your disposal to make your own investment decisions. Monitoring your investments to make sure they continue to meet your financial goals and still reflect your approach to risk can be very time-consuming and involve plenty of paperwork and administration.

If your existing arrangements haven't been reviewed in some time, it is always prudent to check that your investment plans are on track and reflect your current needs and objectives.

What is the Structured Investment Management Service?

The Structured Investment Management service (SIMs) is an advisory investment management service.



Our experienced team of Investment Analysts undertake extensive market research and work closely with your Financial Adviser to provide risk rated investment solutions to meet your investment requirements.

Our solution is for our in-house Investment Analysts to invest in a pre-approved carefully researched panel of funds.

The service is designed to provide you with a unique and bespoke portfolio of investments which is created entirely upon your individual needs.

These can also reflect any specific themes you may wish to consider when investing your money. For example, you may choose to consider only ethical investments which avoid investing in certain products, companies or markets.

These would be taken into consideration alongside your objectives, requirements, existing investments, attitude to risk and your capacity for losses at the time of receiving your advice. This would allow us to assess the suitability of your investments.

We do this by:

- » **Building personalised portfolios using funds chosen from the whole of the market - with no ties to any banks or investment fund management groups - across a wide range of tax wrappers recommended by your Financial Adviser**
- » **Combining sophisticated modelling and a personal service from an in-house Investment Team to produce a suitable asset allocation specifically for your requirements**

Who is it for?

The service is designed for investors who do not want to manage their own portfolio but who wish to have access to a team of professionals with investment expertise. You have the final say in all investment decisions. It is typically aimed at clients who are looking to invest £25,000 or more for 5 years or more.

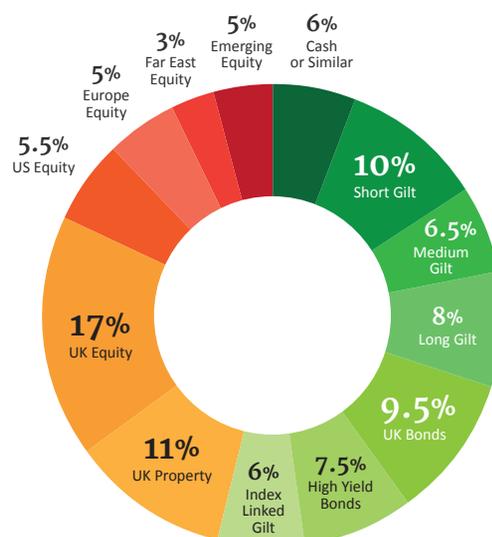


How do we work?

Understanding your objectives

Your Financial Adviser will discuss your personal circumstances, your investment objectives and attitude to risk with you as part of your overall financial plan. These will then form the basis for the creation and management of your bespoke investment portfolio.

(To the right) Figure 1. A typical medium risk portfolio



Making informed decisions

Our Investment Analysts undertake extensive independent research on products, companies and markets to help us make informed decisions on the most suitable assets and securities for you.

We will then choose from a panel of approved funds to create an investment portfolio which meets your individual requirements. We select funds with good historical track records, as well as focusing on fair charges, ensuring we avoid funds that take undue risks.

Asset allocation is one of the most fundamental of investment decisions. When making investment decisions for you, we take time to understand your needs to ensure we recommend the right asset allocation for you.

By getting the asset allocation correct, can ensure we prudently manage risk for you.

Our Investment Team will monitor your portfolio of financial investments following an annual review undertaken with your Financial Adviser.

Keeping you informed

We will always act in your best interests and keep you informed about what is happening with your investments. You will receive valuations and where relevant, we will provide an annual income statement. Additional investment summaries will be provided to your Financial Adviser before your review meetings. We can also provide you with online access to your investments via an investment portal which you can view anytime, anywhere.

Working with your Financial Adviser for an integrated wealth management solution

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 within one company.

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.

Practically this means that the Investment Analyst team works together with your Financial Adviser 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 use our internally produced asset allocations and a series of carefully structured guidance rules to produce a portfolio for you. This will be made up of funds from the investment universe that have been chosen and regularly reviewed by our specialist team of Investment Analysts.

Your portfolio is reviewed with you each year to ensure it remains optimal, allowing for any new money you may add or withdrawals you require.

Our specialist skills and sophisticated systems enable us to tailor our services to private individuals, trusts, charities and business alike.

Why choose Structured Investment Management?



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



We provide **security** that your portfolio is being managed effectively thanks to our structured approach to investments



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

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**Email our
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[GaleandPhillipson.co.uk](https://www.galeandphillipson.co.uk)



IMPORTANT NOTES

This is only a brief summary of the main features and benefits of Gale and Phillipson's Structured Investment Management service. Full details are in the Structured Investment Management Service Description, which is available on request. Past performance is not an indication of future performance. The rates of interest you achieve depend on rates available when your cash is invested. **Gale and Phillipson Investment Services Ltd, Gale and Phillipson Advisory Services Ltd, Gale and Phillipson General Financial Services Ltd and Gale and Phillipson (SE London) Ltd** are all authorised and regulated by the Financial Conduct Authority (Reference Numbers 431387, 142752, 195080, 195522). **Gale and Phillipson (Herts) Ltd** and **Gale and Phillipson Consulting Ltd** are appointed representatives of Gale and Phillipson Advisory Services Ltd. **Gale and Phillipson (Surrey) Ltd** is an appointed representative of Gale and Phillipson Investment Services Ltd. (Reference Numbers 615821, 811525, 703337). All companies trade under the name Gale and Phillipson and are registered in England and Wales numbers 05409822, 02232959, 03751076, 04077157, 08864945, 11334836 and 04823391. **Registered office for all companies is Gallowfields House, Fairfield Way, Richmond, DL10 4TB.**