

DISCRETIONARY PORTFOLIO SERVICE

2024



INTRODUCTION

WHAT IS OUR DISCRETIONARY PORTFOLIO SERVICE?

Our Discretionary Portfolio Service allows us to apply full discretion to the investment process and subsequent management of your portfolio. In order to maintain the risk profile of your portfolio and ensure that it is always fully invested in our recommended Buy List funds, rebalances will be carried out as soon as we deem them to be relevant, without any need for authorisation from you.

This service allows us to:

- Rapidly react to market conditions
- Be better placed to outperform benchmarks
- Provide a highly bespoke solution
- Demonstrate individual expertise
- Rebalance whenever required

WHO IS OUR DISCRETIONARY PORTFOLIO SERVICE SUITABLE FOR?

Discretionary management is suitable for clients who want a strategic oversight of risk only, with no involvement in the day-to-day research. Invariably, they don't have the time, inclination, experience, or expertise for tactical decision-making and are happy to entrust investment selection to our expert Investment Team.

WHICH TYPES OF ACCOUNTS CAN THE DISCRETIONARY PORTFOLIO SERVICE BE APPLIED TO?

Almost all wrappers held and managed by clarity and our partnering platforms are eligible for the Discretionary Portfolio Service. Eligible wrappers include:

- Pensions
- ISAs
- JISAs
- General Investment Accounts
- Investment Bonds
- Trusts

HOW OFTEN WILL YOUR PORTFOLIO BE REBALANCED?

Once your asset allocation has been agreed with your adviser, we will rebalance your portfolio back to the model target at least quarterly.

Additionally, the service provides ad-hoc rebalances. Should we make changes to our Buy List, or deem it necessary to react to market conditions, we will automatically apply these changes to your portfolio.

HOW OFTEN WILL WE LET YOU KNOW ABOUT CHANGES MADE TO YOUR PORTFOLIO?

You will receive a quarterly report with a portfolio update and details of the switches made for the previous quarter, together with a commentary on investment markets from our Investment Committee.



BENEFITS



Quarterly valuation reports which compare the performance of your portfolio against suitable benchmarks and indices. Relevant market commentary and analysis is included.



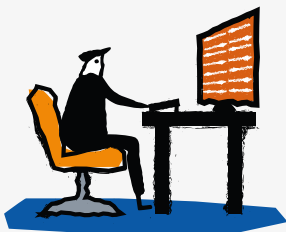
Immediate implementation of our investment committee recommendations and changes.



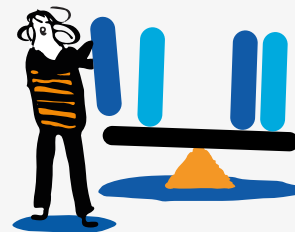
Seamless execution process. You will not need to sign forms, or make online approvals for investment recommendations.



Discretionary Portfolios are reviewed by our Investment Committee each week taking prevailing market conditions into account.



24/7 access to our client site with an interactive valuation tool and specialist calculators.



Quarterly rebalancing, plus additional ad-hoc rebalancing when required. This is a unique feature of the Discretionary Portfolio Service.

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 the variance in portfolio returns come from asset allocation, as opposed to over-emphasis on the underlying stock selection.

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 be responsible for over 80% of the variance in returns in a portfolio.

Our experienced investment committee ensures we only recommend high quality funds. The rigorous selection process for our Buy List 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 fund managers



FIND OUT MORE

If you have any questions about our investment methodology, or would like some financial planning or investment advice, the clarity team are here to help.

Please contact your usual clarity adviser, or get in touch using the details below:

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Important information: This guide is provided for information only and should not be relied upon as advice. You should not act on any of the information without first seeking professional advice.

The past is not necessarily a guide to future performance. The value of your investment and the income from it can fall as well as rise and is not guaranteed. You may not get back the full amount invested. Our views are based upon our understanding of current legislation in England. Levels and bases of, and reliefs from, taxation are subject to change and their value to you will depend upon your personal circumstances.

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