

clarity



INVESTMENT MANAGEMENT SERVICES

2025

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

clarityglobal.com

EVERYONE'S CIRCUMSTANCES AND GOALS IN LIFE ARE DIFFERENT

We provide a range of services for you tailored to suit your needs.

Certain considerations apply in all cases:

- What are your financial aims and objectives?
- What time-frames 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 a non-advised transaction service through to bespoke portfolio management (with regular reviews and rebalancing).

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.



OUR RANGE OF SERVICES

INVEST

Our non-advised service, allowing you to transact and manage your investments through clarity.

Invest 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.

PORTFOLIO

Our **advisory 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.

PORTFOLIO+

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

Clients on all services benefit from **preferential charges** that we negotiate with platforms and fund managers, which aren't available to clients who invest directly with the platforms themselves.

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).

DISCRETIONARY PORTFOLIO

Our **Discretionary Portfolio** service includes all the benefits of the **Invest**, **Portfolio** and **Portfolio+** services, along with the following additional features:

- Quarterly reviews and rebalancing are completed under **full discretion** to your agreed clarity model portfolio.
- Additional **tactical rebalances** driven by unplanned events or changes in fund recommendations when appropriate.
- Quarterly reports outlining the switches carried out the previous quarter along with a **market commentary** and **investment update**.



PORTFOLIO MANAGEMENT PROCESS: WHAT WE DO AT EACH STAGE

Stage		What it involves
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 the variance in portfolio returns come from 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 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 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.





Important information: Our views are based upon our understanding of current legislation in England, unless stated otherwise. Levels and bases of, and reliefs from, taxation are subject to change and their value to you will depend upon your personal circumstances.

Risk Warning: 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. This document is provided for information only and does not constitute advice. You should not act on any of the information without seeking professional advice.

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