ambrose clayton

Advice Matrix

Feature	What we do	Benefit
Tax efficiency	Make sure that we utilise as many of the tax reliefs and allowances each year	Your money grows faster
Increase investor protection	Look at how best to maximise your protection under the Financial Services Compensation scheme (FSCS)	Your investments are “safer”
Reduce portfolio risk	We use sophisticated modelling tools to try to maximise your return for a given level of risk / risk tolerance	Better potential performance without the downside
Conduct rigorous due diligence on all your investments	We conduct thorough and robust due diligence and research on all the funds and products that we use	With over 9000 instruments in the UK we save your time while giving you peace of mind
Hold your hand through difficult times	Divorce, death, business transition are stressful times – good to have our experience and expertise to assist and guide you through them	We are there when you need us most
Pre-fund investment dealing	We look at the most efficient platforms to hold your investments to make sure your costs and time delays are minimised	Could save you many £s over the years (and is often missed by investors)
Manage your income in retirement	Pensions freedoms are a great opportunity – but you need to understand all the risks (many of which are hidden)	We will help coach you through the options and could add many years of income from your funds
Select a cost effective platform	Wrap platforms can add real value and make portfolio management easier – we make sure we select one that meets your needs	We make sure the platform is cost effective and reliable – making your life easier
Help you avoid common mistakes	Sticking to a plan can be hard when markets are up or down substantially – and humans are proven to be poor at making good decisions. Our process is designed to help manage the best way through these times	Research shows that investors may be losing up to 2% pa by falling into common traps – we assist in avoiding these
Spot opportunities	Understanding your objectives allows us to be alert to opportunities – new products, new tax freedoms, better strategies	We are your eyes and ears in ever the changing tax, legal and product markets

ambrose clayton.

Advice Matrix – continued

Feature	What we do	Benefit
Keep your portfolio up to date	A portfolio today is very different to one ten years ago and ten years before that – we keep up to date with developments and lower costs solutions	Reducing costs and boosting efficiency can compound up to big differences over the years
Help work out and achieve your financial goals	We ask you questions in a relaxed but structured way, we help you understand risks and opportunities and we build a clear plan for your future	Without a long-term plan your finances are unlikely to head in the right direction. Our job is to give you confidence in the future
Assess your risk profile	Risk is a complex subject with many dimensions – we will help you navigate and understand risk to ensure the solutions we recommend meet your needs	We use our expertise, structured questions and a conversation to guide you to a solution that meets your needs and objectives in a way you understand
Reduce your paperwork	We will help you understand what you need to file, will manage applications forms and service enquires, provide valuation and updates	Make sure you keep the important things and bin the spam!
Cash flow modelling	People find it hard (or impossible) to project returns, costs, inflation and their income needs into the future – we use powerful but simple tools that will illustrate this for you	Seeing a picture of your future "money in and out" can really put into perspective how you're your plan is progressing
Cost reduction	Life assurance, pension products, wrap platforms, investment products have all seen price pressure in the last few years – we scour the market to find the best value	We can often save more in costs that our total fees, and when combined with good tax planning can really boost your returns
The next generation	Using trusts, wills, and other strategies we can make sure your money ends up in the hands of the people you want when you want	Gives you confidence that your wishes are met, your loved ones protected and / or your business secured
Keep your investments on track	Once we have established your risk profile we manage and review your investments to make sure you stay on track over the months and years	We assess your risk profile regularly and the risk of your portfolio to make sure they are in tune

Advice Matrix – continued

Feature	What we do	Benefit
Liaise with accountant / solicitor	Working daily within an accountancy practice gives a great working knowledge of tax matters – both personal and corporate	Tax can really erode your future plans – tax reliefs and allowances can really boost it
Make the complex simple	While we are experienced and well qualified we never forget whose money we are looking after	The simpler we can make your plan the more likely you are to stick to it – and that's a key measure of our success