



CORE INVESTMENT MANAGEMENT SERVICE

Your personal wealth
Our personal responsibility

PLANNING | ADVISING | INVESTING



About Tilney

Tilney is an award-winning financial planning and investment company that builds on a heritage of more than 180 years.

Our clients include private individuals, families, charities and professionals, and we look after more than £20 billion on their behalf.

We employ more than 1,000 staff and through our extensive network of offices are proud that we can provide expert advice in person wherever a client lives in the UK.

All of our services are underpinned by a disciplined, rigorous investment process and we have amongst the most experienced and qualified professionals.

The foundation for Tilney's success is our focus on providing a high-quality, personal service to each of our clients, and we are proud of the recommendations of Tilney's service that many of our clients make to others.

At Tilney, your personal wealth is our personal responsibility.

Important information

The value of investments, and the income derived from them, can go down as well as up and you can get back less than you originally invested. This is not advice to invest, or to use any of our services. Past performance is not an indication of future performance. Prevailing tax rates and reliefs are dependent on your individual circumstances and are subject to change. We do not give tax advice.

The background of the entire page is an abstract composition of numerous thin, straight lines in various colors including blue, green, yellow, orange, and red. These lines radiate outwards from a central point, creating a sense of dynamic movement and complexity. The lines are layered, creating a dense, woven effect.

Welcome

Our Core Investment Management Service creates an effective way for you to have your investments managed by Tilney's experts, giving you peace of mind that your investments are in good hands. The aim of this service is to preserve and grow your wealth in line with an agreed level of investment risk that you are comfortable with.

How we can help you achieve your investment objectives

An investment strategy to match your risk profile

Our starting point when we design your investment strategy is your risk profile. To determine this, we will work with you to understand how comfortable you are with ups and downs in the value of your portfolio and any potential investment losses. Our aim is to achieve the perfect balance of investment performance without taking more risk than you have told us you are willing to accept or can afford.

We have eight different risk-targeted investment profiles.

A diversified and actively managed portfolio

With the Core Investment Management Service, your money will be invested in a number of underlying funds. We research investment opportunities continuously and hold hundreds of fund manager meetings every year as part of our fund selection process, so your money is always invested with those that we believe are the best in each sector. We give you access to some of the leading fund managers from around the world and across equities, fixed income, commodities, property and some non-traditional asset classes.

We always choose investments from across multiple asset classes to help balance investment performance with long-term financial security. As investments from different asset classes

don't all perform in the same way at the same time, blending investments can help smooth out the peaks and troughs of investing and balance your portfolio.

We will review the funds in your portfolio continuously to make the most of opportunities and pinpoint those that we no longer believe are suitable.

Tax-efficient investing

We can hold investments in pensions, ISAs and investment bonds, allowing you to invest with maximum tax-efficiency.

With our Core Investment Management Service, Capital Gains Tax is also deferred until withdrawals are made. This is because investments are held inside a fund.

Keeping you informed

We will update your investment valuation daily and you can view it, together with your portfolio performance, online whenever you like. Twice a year we will also send you a comprehensive statement showing all your investments and we will send a consolidated annual tax statement for your tax return.

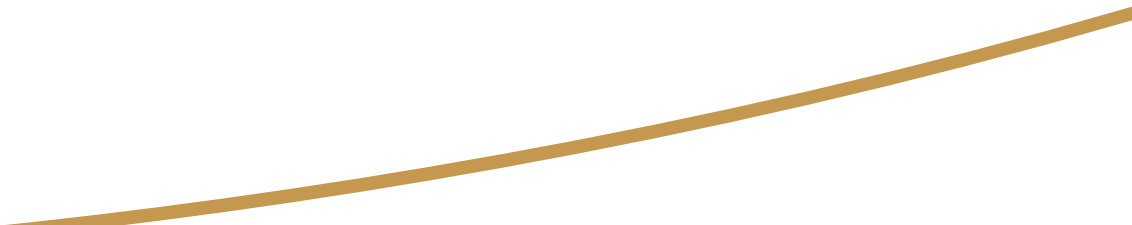
Our investment philosophy

We aim to preserve and grow the real value of our clients' capital over time. In an investment world that is sometimes unpredictable, often irrational and all too often short-term in its outlook, we believe investment success can only be achieved by focusing on a small number of guiding principles.

These principles inform all aspects of our investment thinking:

- That investors are particularly sensitive to losses rather than averse to taking risk
- That long-term success can only be judged relative to the returns from cash and inflation
- That equity will be the main driver of real returns, but that these returns require patience and discipline to achieve
- That short-term market movements are impossible to predict
- That portfolio diversification through the use of non-equity investments helps smooth the returns for investors

Turning these guiding principles into real-world investment decision-making in turn requires a robust, disciplined and repeatable investment process. At Tilney our process has been created around the following key beliefs:

- We maintain a thorough understanding of political, social and economic environments and apply this knowledge when building a portfolio to ensure we optimise asset allocation
 - We believe in the principle of diversification – across asset class, geographic region, industry sector, fund manager, instrument and stock
 - We use both active and passive management techniques to maximise investment returns
 - The independence of our research process is fundamental to everything we do
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To find out more about
the Core Investment
Management Service,
please speak to your
adviser or call us on
020 3131 5203.

Alternatively, you can
email us at
contact@tilney.co.uk



T: 020 3131 5203
E: contact@tilney.co.uk

tilney.co.uk



Tilney Discretionary Portfolio Management Limited.

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