



# Ready-made Portfolios

## Why choose a Ready-made Portfolio?



**Ease** - we choose and manage your investments for you



**Speed** - you can open a Ready-made Portfolio in minutes



**Value** - a cost-effective way to have your investments managed



**Invest** - from as little as £500



**Choice** - save in an ISA, SIPP or general investment account

## Invest the easy way with one of our Ready-made Portfolios

Our Ready-made Portfolios are popular with those who want their investments to work hard for them but know they can't commit the time - or don't have the knowledge - that successful investing demands.

Each Ready-made Portfolio contains a mix of investments chosen by our expert team here at Bestinvest. This team devotes all of its time to researching investments and only those believed to have the most potential make it into the portfolios.

The team also manages the portfolios so that they always reflect our investment views and contain our best investment ideas.

There are four different Ready-made Portfolios so whether you are cautious or adventurous with your money or are investing for growth or an income, we have a Portfolio for you. All you need to do is choose a portfolio and we'll do the rest.

Investing really can be this effortless.

To invest in a Ready-made Portfolio, please visit [bestinvest.co.uk/ready-made](https://bestinvest.co.uk/ready-made) or if it's easier, you can call 020 7189 2400 or email [best@bestinvest.co.uk](mailto:best@bestinvest.co.uk)

### Good to know

Ready-made portfolios like ours are offered by many fund managers. You may also hear them referred to as multi-asset funds. The Portfolios within our range are called Tilney Bestinvest Multi-asset Portfolios and are administered by Investment Fund Services Limited (IFSL), a subsidiary of Marlborough, one of Europe's leading financial groups. Funds within each Portfolio are chosen and managed by our research team but it is up to you to choose the Portfolio that is right for you.

# Our Ready-made Portfolios

With investing it is generally considered that the more risk you take, the more potential there is to make money (but also to lose it). We have Ready-made Portfolios for those who are cautious, adventurous or somewhere in between. We also have one for those needing an income from their investments.



## Aggressive

A portfolio of adventurous, higher-risk investments

- This portfolio is for those comfortable with taking risks with their money and in a position to keep it invested over the longer term (five years or more)
- Most of the investments in this portfolio are shares (including those of smaller companies and from overseas markets) but it also contains other investments such as bonds and commercial property
- This bias towards shares can lead to a higher chance of short term losses, and there are separate risks when investing in smaller companies and overseas markets



## Defensive

A lower-risk portfolio for more cautious investors

- We have built this Ready-made Portfolio with more cautious investors in mind
- It aims to provide more growth than could be achieved through cash savings
- The portfolio contains a mix of shares, bonds, commercial property and cash-like investments
- Although not as adventurous as our other portfolios, investments can go down as well as up in value so you could get back less than you originally invested



## Growth

A portfolio designed to grow your investments

- This portfolio is less adventurous than our Aggressive Growth portfolio but more adventurous than our Defensive portfolio so is aimed at those comfortable with taking moderate risks with their money when investing. It is also for those able to keep money invested for a number of years
- Two-thirds of the portfolio is made up of shares, (including those of smaller companies and from overseas markets). This is a smaller proportion than our Aggressive Growth portfolio but more than our Defensive portfolio
- The remainder of the investments are spread across bonds, commercial property and other areas



## Income

A portfolio built to provide you with an income from your investments

- The aim of this portfolio is to generate an income for those investing in it. This income is paid out four times a year
- While this isn't an adventurous portfolio, it isn't our most conservative so you'll need to be comfortable taking a certain amount of risk with the money you're investing
- A significant proportion of the portfolio is made up of shares, mainly from the UK and other developed markets, and around a quarter also focuses on government, corporate and high yield bonds. The remainder is spread across other investments such as commercial property and hedge funds





## Moving existing investments

You don't need to make any new investments to take advantage of Ready-made Portfolios. If you have any savings in old ISAs or pensions\*, you could consider transferring them. At Bestinvest we handle all the paperwork for you and will also pay up to £500 towards any exit fees that your existing providers charge\*\*.

## Our Ready-made Portfolios are great for all of your accounts

Ready-made Portfolios are available to buy in your ISA, Junior ISA, SIPP or general investment account. You can invest in a Ready-made Portfolio from as little as £500.

## Not sure which portfolio to choose?

If you're not sure which portfolio is right for you, our investment advisers can help you make the decision. We will take the time to discuss your aims and goals before recommending the portfolio that suits them best. The fee for this advice will be based on the value of investments you need advising on. Contact us on 020 7189 2400 to find out more.

Visit [bestinvest.co.uk/ready-made](https://bestinvest.co.uk/ready-made) to invest right away, call us on ☎ 020 7189 2400 or email us at ✉ [best@bestinvest.co.uk](mailto:best@bestinvest.co.uk)

### Important information

\*Before transferring pensions, you should ask yourself:

Will I be charged or penalised by my existing provider for transferring?

Will I lose any valuable features or benefits if I transfer?

Have I considered my current pension charges, and could consolidating be more expensive?

Am I part of an occupational final salary pension scheme? (In which case I would most likely be better off not switching).

\*\*Please note, if you decide to leave Bestinvest, exit fees may apply.

SIPPs are not suitable for everyone. If you don't want to invest across different asset classes or don't think you will make use of the investment choices that SIPPs give you then a SIPP might not be right for you. Self-directed investors should regularly review their SIPP portfolio, or seek professional advice, to ensure that the underlying investments remain in line with their pension objectives. Please contact us for guidance or advice if you are unsure whether a SIPP is right for you.



### About Bestinvest

Through Bestinvest's award-winning Online Investment Service you'll find everything you need to choose and manage your own investments. You can open an ISA, Self-invested Personal Pension or general investment account and pick from a range of more than 2,500 funds, 100s of investment trusts, ETFs and almost all UK shares. We provide insightful guides, videos and articles to help you but if you'd prefer less involvement with your investments, then the easy option is to pick one of our Ready-made Portfolios. We also have a knowledgeable UK-based telephone team on hand to answer your questions or give you any support you need.

### Find out more about Ready-made Portfolios

For more information on our range of Ready-made Portfolios please get in touch with our experts today.

You can call us on ☎ 020 7189 2400 or email ✉ [best@bestinvest.co.uk](mailto:best@bestinvest.co.uk)

If you'd like to invest right away, please visit 🔗 [bestinvest.co.uk/ready-made](https://bestinvest.co.uk/ready-made)

### Important information

**The value of your investment and the income derived from it can go down as well as up and you may get back less than you originally invested.** Past performance is not a guide to the future. Prevailing tax rates and reliefs are dependent on your individual circumstances and are subject to change. This guide does not constitute personal advice. Different funds carry varying levels of risk depending on the geographical region and industry sector in which they invest. You should make yourself aware of these specific risks prior to investing. The Portfolio is administered by Investment Fund Services Limited (IFSL), a subsidiary of Marlborough, one of Europe's leading financial groups, who also act as the Authorised Corporate Director (or "ACD") of the Open Ended Investment Company. This brochure is designed for general information only and should be read in conjunction with the following document: \*Simplified Prospectus for the IFSL Tilney Bestinvest Multi-asset Portfolio which contains details of full product information, including details of charges and risks associated with investing, copies of which are available on request or online at: [www.ifslfunds.com](http://www.ifslfunds.com)

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