

CUT AWAY THE UNKNOWN

Wealth Management

How the unknown can harm you,
and what we can do to help



Bartlett and the unknown

In the world of wealth management, the unknown is dangerous.

It encourages investors to take needless risks with their money. It makes for poor advice and poor performance.

Before they came to us, our clients were facing more unknowns than they imagined – from how their advisers selected funds, to the tax implications of the products they recommended.

At Bartlett we believe that the best way to protect our clients is to cut away the unknowns that could hurt them. We do this the only way possible – through rigorous analysis and attention to detail.



Introducing the Bartlett Group

We are not one of the wealth management giants.

In fact, much of our business lies in corporate pensions and insurance. So you might expect us to be at a disadvantage.

But more than 50 years ago, our business clients expected the exact opposite.

That's when some of them began asking whether we could manage their private portfolios with the same rigour and independence we brought to their corporate accounts. It turned out that we could.

Today, our advice covers private assets in excess of £200m. Our clients include business owners, company directors and families we have worked with for generations. And over the years our returns have consistently outperformed the market average.

Our secret weapon? We know where the private wealth management industry breaks down. And we know what to do about it.



Unpredictability is part and parcel of wealth management. But Bartlett's rigorous approach and objectivity minimises volatility and assures peace of mind."

PAUL TALBOT, PRIVATE CLIENT

Wealth management: wrestling with the unknown

Nobody can guarantee what the market will do tomorrow, let alone next week or next year. It's the big unknown that hangs over everybody's investments.

To counter it, advisers need to have, and use, concrete information. But it's surprising how often even investment professionals believe that the markets can be tamed by instinct. And how often their investment decisions rely on little more than superficial analysis and gut feel.

That's why so many funds are recommended because they are run by investment star names. Why clients' asset allocation is frequently outsourced. Why glamorous esoteric investments are popular, and why knee jerk reactions are so common in the market.

Bartlett has a more rigorous approach. Our Investment Committee has an eye on the long term and filters funds dispassionately according to pre-determined criteria. Our risk ratings are carried out in-house to ensure complete objectivity. In short, we know exactly what we're recommending, and why.

The results? Our clients' portfolios are diversified, mainstream and built for the long term. They minimise volatility. And they consistently outperform the market.



It's all about the numbers

First things first: past performance cannot guarantee future returns. Nothing can. So the value of your investment can go up or down, and may be worth less than you paid in.

Having said which, unlocking future performance is at the heart of wealth management. And the best clues to future performance come from statistics, not subjectivity.

Our investment committee continually analyses thousands of funds to identify those with the potential to deliver into the future. We will not recommend complicated financial instruments – in our experience they multiply the unknowns our clients have to deal with.

While we monitor real-time performance closely, we believe that investment strategies should be designed for the long-term. So all our portfolios are diversified, without overexposure to any one stock, asset class or sector. And we avoid hastily dropping stock in response to temporary volatility or the opinions of panicked pundits, as this can damage portfolio value.

It's all about you

Before we can start working for you, we need to know what you want to achieve. In a way, this is the most important information we work with.

Your dedicated adviser will sit down with you, wherever you are, for as long as you want. We start with your financial circumstances but go much further – we want to understand how you feel about risk and reward, your preferences and values, and your ultimate plans for your funds.

We will also advise you on specialist requirements, such as pensions, life insurance and tax planning. (Experience shows that minimising your tax liabilities can be as important as monitoring performance.) Whatever your needs, we can offer suitable products and craft our management approach to fit.

Our wealth management process

STEP 1:

Getting to know you

In a detailed, (ideally) face-to-face discussion, we will ask about your financial situation, your plans, your attitude to risk and your expectations on fees.

There's no obligation to continue, but if you decide to go further ...

STEP 2:

A personalised recommendation

We will create a fully personalised investment solution, along with the financial planning advice you require. We have different service packages, depending on the level of advice you require – which can be further tailored to suit your needs perfectly. But every solution includes:

- An investment proposition selected by our investment committee
- Asset allocation modelling and regular rebalancing
- Competitive fees
- Dedicated advice from a professionally qualified adviser



Bartlett understood from the beginning what we wanted and helped us create a bespoke solution that was exactly what we needed.”

DAVID HOUSE, PRIVATE CLIENT

How we work: getting down to details

We begin every new relationship with a face-to-face meeting to find out what you want to achieve, and how.

We will then make a personal recommendation for you, based on our structured fund selection approach. We'll use what you've told us to match your risk tolerance to your investments. And we'll tell you as much, or as little, as you want to know about the details behind our decisions.

Our investment committee meets every quarter to review and rebalance our portfolios. This is to ensure that risk levels haven't drifted over time as asset performance changes. The committee delivers a detailed investment review each time, which you can see whenever you like.

Finally, our professionally qualified advisers and specialists work together to tune and support your portfolio over time. And your adviser will always be available to give advice or answer questions.



In wealth management, the unknown is a very nervous place. But with Bartlett we know we've always got first class attention to detail and expertise, whatever comes around the corner."

ROB EDDEN, PRIVATE CLIENT

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We hope we've given you food for thought. If you're interested in a further conversation, please get in touch.

Joe Halliday
Chartered Financial Planner

