



ASHCOURT ROWAN ASSET MANAGEMENT

Discretionary Investment Management Services

FOR CLIENTS OF PROFESSIONAL ADVISERS ONLY

A Knowledge of Wealth

www.ashcourtrowanint.com

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Ashcourt Rowan Asset Management

A Knowledge of Wealth

Ashcourt Rowan Asset Management is one of the fastest growing providers of Discretionary Investment Management Services in the UK.

OUR TEAM

With offices across the UK Ashcourt Rowan Asset Management is part of Syndicate Asset Management Plc, a company listed on London's Alternative Investment Market (AIM), which owns an integrated group of specialist investment management businesses. They are all focused on protecting and growing the finances of individuals, families, trustees and institutions.

We specialise in managing the investments of clients who demand a high level of personal service and performance in conjunction with other professional advisers such as Financial Advisers, Accountants and Solicitors.

This ensures clients receive a comprehensive service with access to as many areas of expertise as required. This provides for consistent and highly tailored investment advice so ensuring that expectations are delivered and objectives achieved.

OUR CLIENTS

Individuals, Financial Advisers, Trustees, Charities and Institutions come to Ashcourt Rowan Asset Management for a combination of investment expertise and personal service.

Ashcourt Rowan Asset Management has a strong investment culture where Asset Managers combine their knowledge of a client's personal requirements with the benefits of a robust central investment process to deliver a personal investment solution.

The focus on a strong relationship with your Financial Adviser in conjunction with Ashcourt Rowan Asset Management will help you understand how your money is being managed and will help us achieve your long term goals.



BECOMING A CLIENT

Clients will have a direct relationship with their Financial Adviser, often in conjunction with an Ashcourt Rowan Asset Manager.

An Asset Manager is always available to answer your queries should the need arise and will be in regular contact with your Financial Adviser to review your portfolio.

Your individual needs and special requirements are paramount. We will work with you and your Financial Adviser to establish these, your attitude to risk and your investment time horizon before providing you with a personalised investment portfolio. You can choose whether you wish to be more closely involved with the structure of your portfolio or leave it all to us.

Over time we have found that a personalised approach coupled with the opportunity for clients to be involved to a greater or lesser extent, regardless of portfolio size, appeals to a broad range of clients with assets held in a variety of structures including ISAs, Pensions, Trusts and Settlements.

The Ashcourt Rowan approach attracts discerning individuals, charities and pension schemes where our culture of personal service and global investment expertise are fully appreciated regardless of portfolio size.

Our minimum portfolio sizes are considerably smaller than many of our competitors due to our investment in technology and our business model. This enables us to provide high levels of service via your Financial Adviser and Asset Manager.



“ Your individual needs
and special requirements
are paramount. ”



OUR SERVICES

In a world increasingly dominated by global financial institutions, call centres and packaged investment products our personal service, experience and independence are our strengths.

We have two services which depend upon the type of portfolio you require. Our **Managed Portfolio Service** is suitable for smaller portfolios where the collective investments can provide the appropriate level of risk and market diversification. Our **Bespoke Portfolio Service** is appropriate for larger portfolios where a more tailored solution is required and will usually include individual stocks and shares.



The **Managed Portfolio Service** gives you and your Financial Adviser a clear understanding of where the assets are invested in terms of asset allocation via eight investment profiles. You may have differing objectives for different portfolios whether for an ISA, a trust or a Self-Invested Personal Pension scheme (SIPP) and tax-efficiency is likely to be an influence. Each investment profile gives specific freedoms and restrictions to our investment managers so they can add value but within strict limitations to control risk. This will also be regularly reviewed with you to ensure you are achieving your goals and to ensure your portfolio remains consistent with your needs.

The **Bespoke Portfolio Service** adopts the same principles as the Managed Portfolio Service but in a more tailored way. An Asset Manager will manage your portfolio on an individual basis taking account of your specific needs and will always be available to review and discuss your queries.

Whilst the asset allocation will still be consistent with our overall investment policy, this service enables your portfolio to be individually tailored to your specific requirements if this is applicable to your needs.



ASSESSING YOUR NEEDS

Our investment process is co-ordinated centrally using the breadth and depth of all our Asset Managers who have a wealth of experience from throughout the industry including equity specialists, bond experts, investment strategists, fund research analysts and City fund managers. We have extensive contacts and analytical tools providing us with all the research and analysis we need to construct risk adjusted portfolios for our clients.





OUR INVESTMENT PROCESS

EQUITIES & FIXED INTEREST (GILTS AND CORPORATE BONDS)

The **Managed Portfolio Service** focuses on collective funds such as unit trusts and investment trusts. Specific equity and fixed interest exposure is obtained via specialist and thematic collective funds which are extensively researched and blended with others to ensure diversification of investment style and process.

Long term returns are maximised by focusing on the most talented fund managers available whilst adopting a rigorous qualitative and quantitative screening process to identify those fund managers who are consistently adding value over time. This reduces the stock specific risk within the portfolio without diminishing the potential returns.

The **Bespoke Portfolio Service** will tend to invest directly in UK shares in addition to collective funds such as unit trusts.

This gives greater control over the largest element of most portfolios, UK equities and sometimes UK fixed interest stocks, where we can use our expertise in UK stock selection and portfolio construction to add value. The decision to invest directly via UK stocks and Fixed Income will normally be determined by the size of portfolio and client requirements.

Long term returns are maximised by investing in stocks, overseas funds, bond funds and other alternative assets seen as capable of delivering above average growth over time rather than in fashionable but expensive assets. We will invest your money in assets we believe will deliver this growth, are willing to consider unpopular ideas if they offer good value and on occasions will use well researched smaller companies to add value.



OTHER ASSET CLASSES

The overall structure of the portfolio will depend on your objectives, attitude to risk and investment time horizon but may also include the following in varying proportions, dependant on the Investment Profile selected.

- Property funds
- Private Equity funds
- Funds of Hedge Funds
- Commodity and agricultural funds
- Money market funds
- Infrastructure funds
- Exchange traded funds (ETFs)
- Other 'Alternative' investments



ADDITIONAL SERVICES

As well as offering the management of equities, fixed interest and the other asset classes, the Ashcourt Rowan Investment Services also offer some more specialist investment strategies. These are briefly described on these pages. Should you require any further information regarding these strategies, please contact your Financial Adviser or Asset Manager.

MANAGED PORTFOLIO SERVICE

GLOBAL STRATEGIES OPTION

Unrestricted by asset class or geography our Global Strategies option pursues long term capital growth. The strategy employs an alternative philosophy and techniques that are different to those used in our mainstream investment options. It attempts to latch on to the shorter term trends that are dominating global capital markets and benefit from the momentum that the asset prices involved are experiencing.

ETHICAL AND ENVIRONMENTAL INVESTMENT OPTION

The Ethical & Environmental Portfolio offers an alternative way of investing with green themes in mind and involves investing in a range of environmental, ethical and socially responsible funds in equities.



BESPOKE PORTFOLIO SERVICE

ADVISORY SERVICE OPTION

We are able to offer you all the aspects of the Bespoke Portfolio Service on an advisory basis whereby you make the final decision rather than us.

Making the most of our
Knowledge of Wealth,
so it can work for you...

THE NEXT STEP

The next step is to meet with your
Financial Adviser who can provide
you with an overall financial review.

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Past performance is not a reliable indicator of future results. The value of your investments and the income from them can go down as well as up and so you may get back less than you invested. For investments in overseas markets the returns may increase or decrease as a result of currency fluctuations. The tax treatment in some of the services described depend on the individual circumstances of each client and may be subject to change in the future.

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