

Bespoke Investment Service

In addition to our conventional investment offerings, we also offer a panel of discretionary managed investment solutions via third parties, such as our 'specialist,' 'managed discretionary' and 'tailored discretionary,' designed to meet our client's needs and objectives.

Our Bespoke Investment Service allows us to enhance the solutions we provide to clients by providing access to our own panel of third party discretionary management providers/team.

This unique service is an innovation in discretionary management. We provide you with your very own third party discretionary management service ensuring your funds and holdings remain suitably aligned with our advice, your chosen risk profile, all at a competitive cost when compared to traditional discretionary management services.

Investment Philosophy

Robust risk profile and asset allocation > Consider our panel of third party discretionary fund managers to best suit your investment requirements, matching your chosen risk profile > Hire leading third party fund manager(s) to run the portfolios.

At Tony Walker Financial Planning Services we are guided by the core principles of our Investment Philosophy that runs through all of our investment solutions.

Firstly, we ascertain clear asset allocation and volatility parameters designed to deliver an investment journey that meets client's expectations. This is done with the help of market leading risk profiling technology.

Then we create an investment mandate based on those risk profiles. Our mandate is to deliver the best possible return through our third party managers whilst staying within the parameters of the risk profile.

Next we find manager(s) to run that mandate, asking them to use their skills to pick the best possible holdings within that portfolio to maximise returns within the given risk boundaries.

Finally, our Independent Investment Committee oversees the activity of our chosen managers, providing scrutiny and performance of the managers against their mandate on a regular basis.

Why choose the Tony Walker Financial Planning Bespoke Service?

We have built an outsourced team of leading third party discretionary managers to work on your behalf, providing a cost effective means of accessing specialist advice. The discretionary managers will never contact you and co-ordinate matters via Tony Walker Financial Planning Services Ltd. They will invest your money based on a set mandate.

In order to remain invested in this service, you must have an ongoing relationship with us as your advisers and we are required to update your risk profile regularly to ensure ongoing fund/portfolio suitability.

Clients can switch portfolios easily and swiftly between the different managers giving us the ability to offer flexibility according to any changing in requirements and a smooth way to adapt to altering needs.

How does it work?

By working with a range of Portfolio Managers, we can select the manager most suited to your requirements as we would if we were building our own portfolio of funds. The selected managers offer a range of investment styles and strategies for us to choose from, we recommend the most appropriate style to meet your needs.

All the manager's work within the asset allocation parameters of our investment process, with strict limits on the changes they can make, ensuring your investments remain aligned to your risk profile. The difference compared to our other investment solutions is that a third party discretionary fund manager may make more frequent changes to your portfolio with an aim of taking advantage of market conditions. Whereas Tony Walker Financial Planning Services may only recommend changes to non-discretionary portfolios at each regular servicing review frequency, which is likely to be less frequent.

Each selected manager has been subjected to a thorough due diligence process and is continually monitored. We will add new managers at any time should the need occur. The Dynamic Model Management process ensures that all client portfolios are regularly updated, removing the need for rebalancing, and giving you added benefits.

The Third Party Discretionary Managers Investment Committee

Each of the managers have their own Investment Committee (IC) made up of suitably qualified individuals in their respective fields of the financial industry. These individuals act as a 'governance umbrella' overseeing operations within each fund manager group and ensuring that both us as advisers and you as client get the security and governance needed.

The IC's of each managers also meets regularly to perform reviews to verify that they continue to adhere to their aims and objectives. The IC is consulted on anything that may affect our funds. This is to ensure that the correct decisions are made with guidance from some of the most experienced people in the financial services industry.

Should any issue with any part of the infrastructure arise, our Investment Committee will get involved. We will follow a process which could require us to raise the issue with the fund manager, review the response to the issue and should it be necessary, take appropriate action to resolve the issue. These actions may include ensuring appropriate Due Diligence is carried out, investigation of the underlying causes of the issue is completed to ensure that Tony Walker Financial Planning Services continues to deliver the service and solutions that are appropriate for you as our client.

For further information please feel free to contact us on the details provided or request to book a no obligation consultation online by filling in our enquiry form.