

Actively Managed

Paul Gibson, director of operations at Active Financial Services, announces the launch of a new partnership with Deutsche Bank Private Wealth Management.

THE INVESTMENT world has changed completely over the last ten to 15 years, none more so than the last two years.

Going back to the early '90s, investment portfolios comprised primarily of investments based on company shares, government gilts and corporate bonds.

The shares were the risky part of the portfolio with great potential for excellent returns (but also huge losses!) while the bonds were the lower risk 'steady away' part of the portfolio.

For wealthier clients, portfolios could be tailor-made by combining these asset classes into a blend that matched the client's age, stage of life and risk profile however, for the general investor, off-the-shelf managed funds or with-profits products were a more popular vehicle.

In today's investment world, the range of asset classes is enormous and growing daily, as is the range and complexity of investment vehicles that a client can use to access them. This modern world presents huge opportunity for investors but the complexity of the market means that, if you have sizeable investments, it is best to have a full-time investment expert managing your portfolio for you.

At Active, we have recognised these changes and are delighted to announce that we have recently engaged with the UK Private Wealth Management arm of Deutsche Bank to offer our clients this level of service. This partnership will mean the more sophisticated investor client can now have their portfolio tailored and managed on a bespoke basis, rather than just choosing from 'off-the-shelf products'.

This also means that we at Active are able to act more as an impartial adviser when monitoring your portfolio and it also frees up our time to concentrate on tax planning and your overall financial position.

The Deutsche Bank portfolios are at the forefront of modern investment industry and would normally comprise not only the traditional share and bond asset classes, but also property, hedge funds, precious and industrial metals, agricultural commodities, environmental funds, forestry and infrastructure exposure, to name but a few.

Active have a dedicated team at Deutsche Bank headed up by our very own fund manager who also accompanies us to client meetings. This means that the portfolios are managed very much on a bespoke basis, with each portfolio designed to meet the individual client's remit and risk profile given the prevailing economic and market conditions.

Although the portfolios are managed very much on a long-term strategic view of the marketplace, the benefit of having the personal fund manager and portfolio is that tactical changes can be made to the portfolio immediately in line with the changing expectations of the market, rather than merely reviewing the holdings on an annual basis.

These reaction times can be the difference between making or losing money on your investment.

The resultant portfolios are therefore designed to minimise risk while maximising return within the individual client's risk profile and remit. This is something that is absolutely crucial in the pension and investment world of today.

By engaging with Deutsche Bank, Active are now able to provide a far more sophisticated financial planning and investment service than the majority of Independent Financial Adviser firms in the market; an offering which you simply cannot afford to overlook.

Should you wish to discuss this service in more detail, or to review any of your financial arrangements, please do not hesitate to contact me on (01287) 632 367; (07595) 616 798; or email paul.gibson@activefinancialservices.co.uk



Paul Gibson.

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