INVESTWELL FINANCIAL

PRIVATE CLIENT SERVICES

A Personal Service

An individual approach

Managing your wealth requires many attributes, from clearly defined goals to sound advice and focussed investment research. But in our opinion, the over-riding element is a personal service.

To us, a personal service means one where we get to know you.

Designed to help guide our clients through the increasingly complex investment world, our personalised approach to managing your wealth draws on the traditional client service values that have underpinned the firm since its foundation. The individual approach. Where you become our focus and we become one of your trusted advisers.

Investing in your financial future

Investing for the future has always been our priority at Investwell Financial. We don’t merely help our clients sleep at night, we give them the freedom to dream, safe in the knowledge that their wealth is our responsibility.

Investing in you

Our services are designed to meet the demands of today's private investors by offering a tailored approach to managing your investments.

By placing our investment managers as the primary contact point in any relationship, we ensure portfolios are built to suit your individual investment requirements and allow for flexibility as and when those requirements change.

We understand the importance of relationships. Thanks to our low staff turnover and lengthy careers, our clients can look forward to a long-standing relationship. Managed by an experienced investment professional who, through regular contact, knows that listening to clients is crucial to meeting their expectations; which is why we have many clients where we manage portfolios across multiple generations.

Understanding you

Building a relationship allows us to gain a good understanding of your investment requirements and your attitude to investment risk.

After all, an investment portfolio means different things to different people; it might be intended to keep you in your retirement, help finance your daughter's wedding or grandchildren's education, or just be a rainy-day fund.

We recognise that our services are part of the wider picture of your personal and financial circumstances and requirements. Assessing and understanding your capacity for risk for each individual portfolio is key to us being able to meet your goals.
We therefore strongly encourage you to consider seeking advice before investing. We can facilitate this via our Wealth Planning service or we can introduce you to a specialist financial adviser.

Comprehensive Wealth Management

Identifying your investment goals is a good place to start when looking to invest. With a wealth management service that combines both Discretionary Portfolio Management and Wealth Planning, we can offer you peace of mind in knowing your financial affairs are in good hands

Portfolio Management

Whatever your investment goals, be it growth, income or a combination of the two, our Portfolio Management service can make investing in the stock market simpler. Using our expertise, we will manage a portfolio with your specific investment objectives in mind, allowing you to focus on the other important things in your life.

Our core proposition is a discretionary service which can be suitable for investors who may not have the time and/ or experience to manage a portfolio on a day to day basis. With the world's stock markets all the more accessible and investment products getting ever more complicated, many clients look to us to manage their families' investments.

Our portfolio management services can be used to manage a wide range of investment vehicles, including:

- Personal pensions and retirement
- SAs
- Trusts
- Cryptocurrencies
- Bonds and other tax wrappers

Investing does not have to be exclusively for those with larger portfolios. Investwell Financial clients can access our services which also cater for those who want to benefi t from our investment expertise.

Advisory services

For those clients who still want to retain a level of involvement in the decision making process of the composition of their portfolio, we provide an advisory portfolio management service where all transactions need to be pre-approved by you prior to dealing.

Execution only services

We also offer a dealing service for clients who might be looking to trade in the stock market without advice. Clients can also open JISAs on behalf of their children or grandchildren via our execution only service.

Wealth Planning

When reviewing your overall financial situation, we will examine four specific areas of your wealth in order that we can meet your goals.

With expertise across four distinct disciplines, we can assess quickly how we can help you and provide relevant and up to date advice. Your Wealth Planner can provide you with more information on the specific services:

— Retirement Planning
Whether retired or still in employment, our Wealth Planners can assess your pension to ensure it is designed to help you achieve your retirement goals.

— Wealth Structuring
Making the most of the tax efficient structures available to you can give your investment strategy a head start.

— Protecting you and your family
Putting a protection plan in place can help mitigate for the unexpected.

Focussed investment management

At Investwell Financial our investment philosophy has been shaped by our clients, leading us to adopt a long term, conservative attitude to investing for many of them.

Many of our clients see long term capital preservation as an important investment objective, with the aspiration that investment in stock markets could provide returns in excess of bank rates and/or inflation but in the knowledge that returns cannot be guaranteed in an uncertain world. This more conservative approach typically sees us seeking returns over multiple market cycles as opposed to targeting quick gains.

Our portfolio management services are built primarily around a selection of individual stocks, bonds and funds designed to meet a client's individual investment requirements, underpinned by a focus on first hand and detailed research of the underlying investments.

Whilst clients may typically have similar objectives for their investment portfolio, many have specific circumstances which require a tailored approach. We set about managing client portfolios by allowing individual investment managers the freedom to construct portfolios that meet their clients' investment needs. This flexibility ensures our actions are aligned with client expectations.

Security of Assets

Security of client assets is at the top of our agenda with a particular focus on online security, as we look to use the internet to enhance the service we provide for our client services.

At Investwell Financial we work hard to ensure our systems incorporate the latest controls and we regularly review the stringent processes and procedures we have in place to protect your assets.

Client assets held within our portfolio management services are held within our comprehensive in-house custody service, which allows for both streamlined administration and ensures your assets are ring-fenced from Investwell Financial's balance sheet.

Client service legacy

We focus on delivering a top quality service to our clients and judging from the response to our client survey in 2015, we are doing a good job. Not wishing to rest on our laurels, we carried out a more comprehensive survey in 2021, the results of which we are incredibly proud of.

Trust

98%

Have trust and confidence in their investment manager

Confidence

96%

Have trust and confidence in Investwell Financial as a firm

Communication

95%

Are satisfied with the communication they receive from Investwell Financial

Referrals

85%

Investwell Financial's NPS* demonstrating a client's willingness to promote the firm

An eye for investment

At Investwell Financial we pride ourselves on **being an investment manager that puts our clients at the heart of everything we do. Managed by investment professionals for investors, our services have been developed with you in mind.**

To us, providing a personal service means having someone with whom you have built a relationship, who knows your investment requirements, constraints and expectations. Having someone you can call to discuss any changes in your circumstances. Someone you can trust.

By giving all the necessary tools to our investment managers, from market and investment research to secure and relevant reporting, we ensure that your investments are overseen by someone who has an eye for detail. We will always put you first.

Get in touch

Email us:

If you have any questions about how we can help build the future you want to see, email us

support@Investwell-financial.com

Address:

25 Wood Street
Suit Ph 10
Toronto ON M4Y 2P9
Canada.

www.Investwell-financial.com

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