



Cave & Sons

Stockbroking & Investments Since 1906

Discretionary Portfolio
Management

www.caves.co.uk

Designed for those investors who prefer to delegate the day to day responsibility for managing their investments, our Discretionary service is our premium level of care for the discerning investor.

We have been advising private investors, trusts and charities on their investments for over one hundred years, giving us a wealth of experience to put at your disposal.

At the heart of everything we do is the personal touch. We firmly believe that no two clients are the same and they don't deserve to be treated that way. Our investment management is tailored to your individual requirements to ensure that you get what you need, not simply what it is convenient for us to provide!

The process

Once our highly-qualified team has made a clear and detailed appraisal of your requirements, objectives and attitude towards investment risk, we will define, construct and implement an appropriate investment strategy for you tailored to your individual circumstances.

We believe that asset allocation is one of the most important decisions in the investment process and this is supported by some very compelling evidence.

Using the information gathered from the initial assessment process we will determine the recommended division of your capital between the various major asset classes. You remain fully involved at this stage and can alter or exclude areas of investment if you prefer. The agreed asset allocation forms the bedrock of your portfolio and is kept under close review.

Just as important as asset allocation, the selection of the individual investments to form your portfolio is also one of the key decisions in the investment process.

It is here where our judgement, skill and expertise really comes into its own. We utilise high quality research and analysis, provided by well-regarded City institutions, overlaid with the views of our own 'in-house' Investment Committee.

Keeping you informed

Although we make all of the decisions for you, you remain fully informed at all times regarding any changes to your portfolio, through the issue of contract notes every time we undertake a transaction. You also have the option of online access to your account so you can keep in touch with your portfolio and its performance, wherever you are.

We are also always available, either on the end of the phone or in person, to answer any queries you may have or to review your investment strategy.

Portfolio valuations are provided on a regular basis, accompanied by a detailed report summarising investment performance, general market developments and the outlook for the period ahead, keeping you informed of our performance every step of the way.

We also make sure that we regularly remind you of the basis on which we are looking after your investments and give you the chance to advise us of any change in your circumstances, enabling us to make sure your investment portfolio continues to meet your objectives over time.

Our investment committee

Comprised of some of our most knowledgeable and experienced advisors, the committee meets regularly to discuss market developments and to determine our investment policy and Cave's 'house view'.

Led by the financial chief investment officer, the committee's detailed analysis remains our platform for key strategic decision making in asset allocation, sector and individual investment recommendations – the key to long-term success in the management of portfolios.

In an increasingly competitive world, we recognise the need to general consistent investment returns for all our clients, taking into account their personal circumstances and the individual's attitude to risk.

For further information on any of our services please call 01604 621 421 or visit our website www.caves.co.uk

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Cave & Sons is authorised and regulated by the Financial Conduct Authority. FCA Number 143715. Member of the London Stock Exchange and The Wealth Management Association (WMA).

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