

Investing with Ellis Bates

Enhancing people's lives



ellis bates
FINANCIAL ADVISERS

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Ellis Bates are here to enhance people's lives by delivering peace of mind, enabling financial freedom and helping clients achieve their goals.

Our Investment Philosophy

We put you, and what you want your money to achieve, at the very heart of everything we do.

We treat your hard-earned money as if it were our own, and use our years of expertise and in-depth market analysis and knowledge to make the very best decisions and recommendations for you and your family.

The most important part of our investment philosophy is listening to your dreams and aspirations, understanding what you want out of life for you and your loved ones, so we can create a tailored investment portfolio to match your plans.

The Ellis Bates advantage for you is that our Investment team work hand in hand with your Financial Adviser on a daily basis, and together we seek to fully understand your objectives which are then translated into well-managed, personalised portfolio solutions.



Your team investment team from the left: Lilian, Kim, Alan, Jenny, Henry & Simon offering you many years of qualified expertise and technical and statistical market analysis and research.

Our Investment Experience

We are justifiably proud of our investment track record and will help you create and maintain the right investment strategy to achieve your financial goals.

Ellis Bates are authorised and regulated by the Financial Conduct Authority (FCA) We are expert Financial Planners, specialising in investments, as well as pensions, mortgages, wills, insurance and protection. Ellis Bates is truly independent. We do not enter into financial agreements with any third-party fund managers and we rely entirely on the merits of our investment thesis. We believe that, over the long term, a diverse portfolio of

complementary investment strategies delivers better returns to clients while keeping within essential risk management disciplines.

We diversify by assets, regions, sectors and investment managers to manage your risk and provide you with the potential for long-term, real returns within a controlled investment process.

We are long-term investors and use traditional asset classes, such as equities, cash, bonds and property, rather than exposing you to alternative investment structures, which can be opaque.

Your Investment Experience

Since 1980 our experience has helped our clients to keep and grow their money, as well as make sensible decisions for your future.

Our focus is firmly on your investment needs and goals and we fully understand you may need support to help you make the best decisions for your financial situation.

Whether you are new to investments or want to re-evaluate your portfolio, we can help you.

You can choose from one-off advice or ongoing investment support for you and your whole family. As a client of Ellis Bates, your relationship is primarily with your Financial Adviser. Your Adviser plays a key role in understanding your circumstances and your financial goals, whether they are short, medium or long-term.

One crucial area of discussion relates to your comprehension of risk, which is supported by an initial questionnaire and assessment. Your Adviser will also qualify the results of this assessment in detail by discussing your willingness to accept investment risk and your ability to withstand periods of market adversity.

Your Adviser will seek your agreement with the chosen risk profile and ensure you are aware of why this is suitable. They will also indicate the range of returns that investors have typically experienced, both positive and negative, when adopting your risk profile. Your view may change over time, and through these discussions, we can ensure that your chosen portfolio continues to meet your risk and return expectations throughout your investment timeframe.

Portfolio Construction

The Investment Committee

Our Investment Department reviews the Ellis Bates Investment Portfolios on an ongoing basis. The department presents analysis and proposals to the Investment Committee at quarterly meetings. The committee comprises members of the Investment Department and other senior employees. It has stringent compliance oversight.

We also invite external fund managers regularly to attend meetings and encourage them to comment on our investment process.

The Investment Department submits quarterly reports to the committee. These reports include a detailed review of all portfolios, outlining the rationale for our outlook and positioning. We review asset, sector and fund analysis.

It also examines any proposals for changes, and the rationale for retaining the current outlook where appropriate.

The committee must review all this information and consider whether to accept any recommended changes. It must also use the meeting to raise any areas of specific interest for analysis.

Asset Allocation

When building portfolios we consider all the economic and technical market conditions that influence our exposures to the main asset classes of equities, bonds, property and cash. We benchmark our portfolios against the Investment Association Mixed Investment Sectors for asset allocation and for risk management.

We use a tactical approach as this allows us the flexibility to allocate to the assets, sectors and funds that we believe will provide the most effective risk-adjusted returns.

Sector Allocation

Having considered our exposures to the asset classes, we then determine portfolio allocations to regions and sectors. Tactical allocation allows us to adapt our portfolios to the economic and investment environment.

For details of the Investment Association and the relevant sectors in which we can invest, visit www.theia.org/industry-data/fund-sectors

Investment Styles

After deciding to allocate to an asset class or sector, we look to invest in at least two managers in that area. This adds diversification and safeguards against any one fund manager impacting negatively on the overall performance of the portfolio should its strategy suffer in the short term. This also enables us to use complementary investment styles that draw on the differing strengths of fund houses, strategies and individual managers.

Investment Funds

We only invest in Open-Ended Investment Companies (OEICs) and typically our portfolios hold up to 30 funds. We use various tools and methods for research. These include our proprietary software, which allows us to filter all investible funds based on quantitative data. We review macro, asset, sector, geographical and fund specific analysis produced by numerous organisations. We meet fund managers directly to understand their investment processes and philosophies in detail. Where managers' strategies contribute to our portfolio aims, we look to hold their funds for the medium to longer term.



Core Investment Solutions

Dynamic Portfolios

Our dynamic approach ensures your portfolio always reflects our current asset and fund allocation views at the point that we make changes.

This gives you greater peace of mind as we will only make any changes to the asset allocation and/or funds in your portfolio following the decisions agreed by the Investment Committee.

Tax Plus

Tax Plus is an enhanced service that may be appropriate if you have a large investment portfolio held outside tax efficient wrappers, such as an Individual Savings Account (ISA) or pension.

If you select the Tax Plus service, we will review your portfolio after each Investment Committee meeting and restructure any investment changes to adhere, where necessary, to the capital gains tax criteria set by you.

Our Tax Plus service seeks to use available capital gains tax planning opportunities including annual allowances, transferring assets between spouses and crystallising any losses if this would be to your long-term advantage. While we will focus on tax planning for clients who choose this service, the main priority in any investment decisions will always be the investment criteria. We will not make changes that impact the performance of your portfolio for the sake of tax alone.

Bespoke

Having considered our exposures to the asset classes, we then determine portfolio allocations to regions and we can offer bespoke portfolios in appropriate circumstances. This could apply to trustees of personal trusts, charities and pension schemes where specific investment mandates need to be considered. In all instances, we recommend a meeting with your Adviser and a member of our Investment Department to ensure we tailor the investment strategy to your circumstances.

Rebalancing

Rebalancing is the process of realigning the weightings of asset classes in your portfolio to maintain your original desired level of asset allocation. It is critical in ensuring your portfolio does not stray out of line with the level of risk you are prepared to take.

Your portfolio will be rebalanced back to your agreed asset allocation in line with your agreed service level, following Investment Committee meetings. If we see a reason for proposing changes in between these standard dates, we can hold an ad-hoc meeting and will communicate the rationale to you directly.



HOW WE HELP OUR CLIENTS...

Client Webinars & Communications

We believe giving you access to the team is a key part of the service, and after each quarterly Investment Committee meeting, we host webinars that all clients are welcome to attend. These cover generic market updates and portfolio changes as well as specific themed topics addressing Socially Responsible and Income Investing for example. As well as being able to submit questions in advance, you are welcome to discuss all investment related queries with the team at the end of the webinars.

“Excellent financial advice and excellent knowledge of markets etc to make really good investments . Extremely friendly and thoughtful annual meeting with adviser leaves you feeling very reassured that your financial situation is under very good management.”

“Provides a clear and excellent service that really helps the client to understand the market and be able to make the right decisions through providing your risk/reward investment strategy. This provides confidence for the future, trust, security of investments and it's a pleasure to have a review discussion and catch up with your IFA.”

“Great feedback on the previous year's investment growth. Very professional and time had obviously been spent researching the previous year's status on our financial situation”

With offices throughout the UK your Adviser offers face to face, video and telephone meetings, tailored to your preferences and schedule.

YOUR ELLIS BATES FINANCIAL SERVICES

FINANCIAL & RETIREMENT PLANNING

GENERATIONAL FINANCIAL PLANNING

INDIVIDUAL & GROUP PENSIONS

INVESTMENTS & SOCIALLY RESPONSIBLE INVESTMENTS

INVEST DIRECT

WILLS, TRUSTS, PROBATE & LASTING POWER OF ATTORNEY

MORTGAGES & EQUITY RELEASE

INSURANCE AND PROTECTION



INVESTORS IN PEOPLE®
We invest in people Gold



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