



BRI ASSET MANAGEMENT



## A sound investment approach to help secure your financial well-being.

BRI is a leading independent investment management company with significant experience in providing discretionary and advisory portfolio management services for private investors, as well as family trusts, charities, pension schemes and other clients.

We are dedicated to nurturing lifetime relationships with each and every one of our clients, regardless of the size and type of their investment.

Since we appreciate that your needs and wishes are unique, we will take great care to understand your financial position, circumstances and objectives before developing an investment strategy individually tailored for you.

The approach we adopt is conservative but innovative, based on diversifying portfolios across a number of different asset classes and risk profiles. Our aim will be to generate competitive returns to meet your requirements without taking undue risks.

We will also constantly monitor the progress of your account against your investment goals, and review and amend your portfolio to continue to safeguard your interests and deliver the appropriate balance of risk and returns at every stage of your life.

The value of your investments and any income from them can go down and you may not get back all that you invested.

“We believe that it is the strength of our relationships with our clients that contributes most to our impressive track record of client satisfaction and sets us apart from our competitors.”

Paul Cusack, Investment Manager.  
BRI Asset Management.

“Ours is a disciplined and common sense investment style that aims to deliver strong, long-term performance without exposing portfolios to unnecessary risk.”

Mark Merten-Jones, Investment Manager,  
BRI Asset Management.

## Aiming for outstanding investment performance.

At BRI Asset Management, we will manage your portfolio according to the strategy we develop for the individual mandate we agree with you.

To do this successfully, we draw on the knowledge and insight of our dedicated investment professionals, as well as our impressive reputation in the investment community.

We also follow a clearly defined, consistent and disciplined investment process.

For instance, we regularly review which sectors of the economy we expect to perform well under different economic conditions and which types of investment offer you the best potential for growth or income.

We consistently keep ourselves abreast of changes which may affect financial markets by gathering data from a wide variety of sources including corporate, economic and political news, as well as broker views and comments.

This information will be invaluable in helping us to manage your portfolio to maintain balance, control risk and get the right level of diversification as well as take advantage of new investment opportunities as they arise.

“We pride ourselves in offering properly diversified portfolios. Our clients don’t expect cast-iron guarantees, but they do expect us to take a diligent approach to looking after their investments.”

Dean Wragg, Investment Manager.  
BRI Asset Management.

## How we look after your investments.

Since no two investors are alike, at BRI we are always keen to listen closely to your reasons for investing, paying particular attention to your personal financial aims, priorities and concerns.

Only when we know exactly what your requirements are will we start to develop a portfolio of investments to suit your individual circumstances.

How we advise you will depend on whether you want an income from your investments or whether you are aiming for long-term growth – you may need a combination of the two.

Finding the best balance between the level of risk you are willing to take and the potential for return is also fundamental in agreeing the right investment strategy for you.

Other factors we will take into account will include your time horizon – whether you are investing for the short, medium or long term – as well as your other assets and your existing and future taxation position.

BRI gives you the flexibility to decide whether you prefer us to manage your portfolio on a discretionary or an advisory basis.

The option you choose is likely to depend on your own level of interest and understanding of investment markets. You will also need to consider how much, or how little, time you have to be involved in day-to-day decision making.

“Investment markets are volatile and the ability to act quickly is important. Experience shows that it is appropriate for most investors to delegate responsibility for day-to-day decisions to us rather than dealing with these decisions themselves.”

Richard Parfitt, Deputy Chairman,  
BRI Asset Management.



- Discretionary Management

Such is the pace of change in investment markets that it can be too much of a challenge for anyone but the most dedicated investor to track a properly balanced portfolio of investments and keep their knowledge constantly up-to-date.

So once we have agreed an investment strategy that's right for you, and allocated your assets according to your financial objectives and attitude to risk, you can leave the day-to-day management of your portfolio to us.

Our experienced investment managers will continue to monitor your portfolio and use their discretion to make changes on your behalf as and when necessary.

Changes might be made in order to re-balance the portfolio if some investments have performed better than others, to utilise valuable tax allowances, to take profits, or to move into or out of a particular investment sector.

We will keep you abreast of developments in your portfolio through periodic valuations, and by direct contact with your investment manager either on the telephone or in person.

You can contact us as much, or as little, as you like but you will know that whatever happens we will be monitoring events, reviewing your portfolio and acting accordingly.

- Advisory Management

If you prefer to be much more directly and frequently involved in the decision-making process, our advisory management service may suit you better.

We will offer you our professional advice and recommendations, based on our constant analysis and evaluation of the market, but no changes will be made to your portfolio without your authority. The final decision is always yours.

If you are still uncertain about which management arrangement to choose, let us advise you and, if you decide to change at a later date, it is quick and easy for us to alter your mandate accordingly.

Whichever option you prefer, at the heart of BRI's recommendations or decisions is an investment strategy developed for you which manages your investments effectively, whatever market conditions we encounter.

“Our clients don’t want to spend time looking after their investments on a day-to-day basis. What they want is a professional service they can trust to do this for them. Something we’ve been doing for around forty years.”

Simon Boardman-Weston. Chairman.  
BRI Asset Management.

## Ease the administrative burden.

No-one enjoys paperwork, and where investments are concerned any delays and inefficiency can prove costly. So, with BRI as your investment manager, you can rest assured that all the administrative details of your account will be dealt with for you, on time and without fuss.

To help relieve you of the significant amount of paperwork usually associated with investments, BRI provides a convenient Nominee Service. This offers you the following benefits:

- At all times you will remain the beneficial owner of the investments but your name will not appear on companies’ shareholder registers thus protecting your identity.
- All of the paperwork issued by company registrars will be sent to us to deal with, rather than to you.
- We will receive and reconcile all dividend and interest payments on your behalf and then credit them to your account.
- We will deal with corporate actions, such as takeovers, on your behalf by using the most appropriate option for your particular personal and tax circumstances.

Although we will keep your paperwork to a minimum there is obviously some information you will need to receive such as valuations, details of changes within your portfolio and, where appropriate, tax reports.

In keeping with our aim to make your investment account as straightforward as possible any reports we do issue are designed to be clear and easy to understand. For example, if we manage a number of your accounts as one larger portfolio you will receive a single valuation rather than separate reports for each account.

You don’t need to wait for us to send you information if you need it sooner. Just let us know if you want an up-to-date valuation or other details and we will send it to you the same day without charge.

This is the kind of flexibility and clarity that we believe sets us apart from our competitors.

“If you have accumulated various separate investments you may wish to simplify your administration by consolidating them into a single coherent portfolio.”

Nick Hinchliffe. Investment Manager.  
BRI Asset Management.

“We develop bespoke investment strategies, that are flexible enough to change both with our clients’ needs and prevailing market conditions.”

Robert Bill. Investment Manager.  
BRI Asset Management.

## Innovative investment solutions tailored to your individual needs.

In these days of account numbers, automated telephone systems and call centres, we think you will find our friendly approach very refreshing.

Many of our clients come to us frustrated by the poor standard of service they have received elsewhere.

So, as a client with BRI Asset Management, you’ll benefit from the one-to-one attention of an experienced manager who can develop a unique asset allocation plan and – through regular and direct contact with you – make sure your portfolio continues to meet your investment needs over the complete lifetime of your relationship with us.

Indeed, an integral part of our service will be to help you preserve your family’s wealth – we often work for several different generations of our clients’ families.

Ours is also a highly flexible service, offering convenient and straightforward solutions.

We also provide a range of other valuable services, including:

- Withdrawals from your account at any time on request. Let us know and the money will be ready when you need it, without fuss.
- Fixed monthly income payments, so you know where you stand.
- We can hold your mail for you if you are going away.
- A duplicate set of reports can be prepared for your accountant, or other professional advisor free of charge.
- If you require a valuation between six-monthly reports simply pick up the ‘phone and we will send one the same day by post, fax or email.
- We can offer advice on the value of old share certificates and arrange for re-registration if you wish to include them in your portfolio.
- Our management service includes dealing with all the paperwork relevant to your account – just leave it all to us.

## Protect and grow your wealth.

In addition to helping you build your investment portfolio, you can turn to BRI for an overview of your financial situation, and advice and support in planning and managing your personal wealth.

If there are specific financial needs that you want to address – such as your retirement, estate or tax planning – we will work closely with your other existing professional advisors. If you do not already have a professional advisor, we would be delighted to put you in touch with one of our trusted contacts.



## BRI ASSET MANAGEMENT

### Contact

To find out how we can invest our time and expertise in your financial well-being, please contact us:

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