

TAKE CONTROL OF YOUR FUTURE



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Authorised and Regulated by the Financial Services Authority

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## WHO WE ARE

Taylor Patterson Associates Ltd is a firm of Chartered Financial Planners and totally independent.

The firm was formed in 1979 as a pensions specialist and has evolved into a leading financial services group advising on a wide range of products and services.

The advisory Investment Management service was established in 1985 and advises clients on a range of investment strategies to suit their needs. The firm currently has in excess of £150 million under direct management.



## MANAGING YOUR INVESTMENTS

There are a number of different ways of investing long-term savings depending on your circumstances. Whether it is to meet a specific objective such as retirement or merely seeking a better return than cash deposits, the Taylor Patterson investment team can provide a solution.

When considering how best to invest your money we initially carry out a full fact find so we know your financial circumstances. We then consider your aims and objectives and tolerance to investment risk.

Whether you are saving for retirement or are already in retirement it is important we can deliver what you expect. Initially, we ask you to complete a questionnaire that will indicate the level of risk you are prepared to accept. Following this assessment we establish an appropriate asset allocation to reflect your chosen level of risk.

It must be appreciated that an investment strategy is not an exact science and there will be times when returns are below or above expectations, particularly over short time periods.

The asset classes we consider are equities, fixed interest, property and cash. These assets can be acquired in different ways either through Collective Investment Schemes (collectives) such as Unit Trusts, Open Ended Investment Companies (OEICs) and Investment Trusts or directly. We prefer accessing assets through collectives where a much wider spread of investments can be bought.

A further consideration will be the selection of the most appropriate investment vehicle(s). Collectives can be purchased as standalone assets or within a tax wrapper such as a pension, insurance bond or individual savings account (ISA). They can also be traded on 'fund platforms' that provide easy administration and can be viewed online.

Having decided on an appropriate asset allocation strategy and chosen the investment vehicles the next challenge is to identify the funds that will achieve this strategy. Our research analysts put fund managers through a rigorous selection process in order to identify funds we believe offer above average performance prospects.

Selection of the specific funds are made against a number of criteria, and incorporates the research from two main Investment Fund rating agencies, Forsyth-OBSR and Morningstar. We take into account these ratings when identifying and reviewing funds to buy, sell or to hold.

Having constructed the portfolio, it is just as important to review and monitor the investments on a regular basis. Taking account of changing circumstances and the rebalancing of the portfolio will assist us in keeping the portfolio on course to achieving your objectives.



## THE SERVICE

The service is advisory and available to:

- Individuals
- Trustees
- Companies
- Self Invested Personal Pensions (SIPPs)
- Small Self Administered Pension Funds (SSAS)

We tailor the service to meet your investment needs and seek to build a long term relationship with you.

The service is fee based with any initial commissions due rebated to enhance the fund value. An establishment fee is charged that covers:

- Initial consultation and fact finding;
- Review of existing investments where applicable;
- Preparation of report with recommendations;
- Implementation of strategy.

For ongoing management an annual fee is charged that covers:

- Ongoing advice and management;
- Preparation of half yearly reports;
- Meetings to discuss progress;
- Tax reporting where applicable.

Each client has a portfolio with a high interest client account that is used to record transactions, receive and pay out income and for the deduction of any fees due.

As we have our own fund platform link via 'Cofunds' it will be possible to view your investments online. This facility is available to you after a simple registration process and can be accessed at any time of day.

## GOING FORWARD

Taylor Patterson has over 20 years experience in managing client cash, particularly for SIPPs, SSAS and high net worth individuals.

We have the strategies in place to ensure your investment objectives are met and that risk is controlled as far as possible.

Regular reviews are undertaken including an annual meeting to assess the performance and any changes in future strategy.

The recent successful re-branding of the group created the 'Wealth Management' division offering investment management and ancillary services including tax planning and retirement options advice.

Please visit our dedicated website [www.taypat.co.uk/wealthmanagement](http://www.taypat.co.uk/wealthmanagement) where you will find further information on our wealth management service.

Our team of investment specialists are available to discuss your requirements and assist in developing an appropriate way forward.

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