



Smart Investment

An investor's guide to intelligent investing

At Cheetham Jackson we believe everyone needs a good financial planner that they can trust to always serve their best interests.

There is a significant amount of value that can be added within an Adviser/Client Relationship that is built on Trust. This value will be delivered through a long term approach to providing excellent advice in the areas of Retirement Planning, Pensions, ISAs, Investments, Protection and Tax Planning.

The problem

Change

The Financial Conduct Authority's Retail Distribution Review (RDR) – By banning commission and “raising the bar” for professional qualifications, the aim is to give consumers greater confidence in the advice they receive.

As a Fee Based Financial Planning business we applaud this initiative and are already committed to it.

Poor Service

- Selling products with high ‘up front’ commissions, then never seeing the adviser again.
- Empty promises about regular meetings that never materialise.
- Unreturned phone calls or constant changes in personnel.

Whether it is by proactively managing our clients' portfolios, adjusting their plans due to changes in circumstances or providing topical educational seminars, our clients know we are here to serve them throughout their lives.

High Charges

Do clients know what their investments actually cost? Often hidden, multiple layers of cost eat into the returns they actually receive.

FTSE Allshare Vs Average Investor Return Chart

We never forget that it is our clients' hard earned money that we are looking after. We believe that our low cost Institutional Investment Philosophy creates a significant reduction in the costs of accessing investments and consequently our clients do not suffer the same cost erosion to their investment returns, compared to the Average Investor.



	Annual Return	£100,000	Invested Return
FTSE All-Share returns (1986-2003)	8.99% per annum	£432,088	100%
Published average UK fund manager	6.80% per annum	£305,992	29% less
Actual investor average return	4.10% per annum	£197,998	54% less

Data Source: Lukas Schneider 'An examination of the Difference Between UK Fund Returns and UK Fund Investors' Returns' July 2007

The solution *A different kind of approach...*

Identify Your Goals and Strategy

When you are planning a journey you must know 3 essential facts:-

- 1 Where are you starting from?
- 2 What is your destination?
- 3 How will you get there?

The same 3 factors are equally important to our clients' Financial Planning journey and Cheetham Jackson can help you navigate your way to long term financial security.

Planning...

Plan Design Including Ultimate Destination

Full financial review to understand current financial position.

What do clients want to do in retirement? How much will it cost? What level of income would they need to have the retirement they dream of?

Cutting edge technology which helps to answer these questions clearly and is then used to ensure the plans stay on target.

Implementation

Once we understand the end goal and the level of return needed to achieve it, we design a bespoke investment portfolio for each client, focussed on delivering sufficient return, without taking undue risk.

Diversification...

Studies on investment returns show that it is the exposure to specific asset classes that determines 96% of investment returns. But how do you build an effective portfolio?

How much should you hold in cash? How much in the stock market? How much in the UK vs International markets?

The answer to all these questions and many more will help to design a diversified portfolio of investments. Our portfolios, typically, contain several different asset classes, which are spread globally and are reviewed regularly to assist our clients in achieving the returns they require.

Cut Costs...

As already discussed, costs play a significant role in the returns investors actually receive. The average investor saw returns of less than half that the market delivered.

Through a transparent non commission model and using an institutional approach to investing, the costs of our investment portfolios are up to 70% lower cost than those typically offered by most advisers.

At Cheetham Jackson, investors pay much lower costs, typically:

TER	0.40%
PTR	0.08%
Total (TER + PTR)	0.48% per annum (Cheetham Jackson clients)
Compared with UK average	2% to 3% per annum (typical retail fund charges)

UK Average Data Source: CJ Data 'Funds Library'

Patience and Discipline...

We act as our clients' guide during their journey to ensure they make decisions at the right times.

TIME IN the market is far better than TIMING the market.

Work in Partnership...

We want our clients to become GREAT Investors, through education, understanding and clarity.



Review Regularly...

6 monthly meetings prevent life's changes blowing you off course, portfolios remain balanced and optimised.

At Cheetham Jackson we are passionate about providing our clients with the expertise, service and time they need, in order that they achieve their financial goals.

The world of Financial Services needs to change, we believe our clients deserve and have a right to expect and receive more.

We believe it is essential that clients gain a clear understanding of financial matters



Managing your Financial Planning Journey

Protecting	Growing	Preserving	Transferring
Protecting Your Family	Identifying your Goals	Long Term Care Planning	Inheritance Tax Planning
Protecting Your Income	Growing Wealth Through:	Tax Mitigation	Estate Planning
Protecting Your Debts	Pensions	Managing Income	Trusts
Protecting Your Business	ISAs	Managing Wealth	Generational Planning
	Investments Bonds		Wills
	General Investments		

Mortgages

Cheetham Jackson Mortgages are able to review clients individual circumstances and offer advice tailored to their needs. We can help clients from first time buyers, to portfolio landlords and are experienced in specialist cases such as those for the self-employed, limited company directors and contractors.

Services available

First Time Buyers, Home Movers, Remortgages, Buy to Let, Mortgage Reviews.

Which area is most relevant to YOU?

If you would like to find out more about how we at Cheetham Jackson can help you manage your finances and achieve your goals, please call us for a free initial consultation without any obligation.