

# Portfolio of Services

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## Investment Management:

- Choosing the right investments could play a vital role in helping to secure your financial future.

Brian Vallely & Co Independent Financial Services has a 3 tiered approach to investment management

### 1. Advisory Portfolio Management

This is a service which puts you the client in control of the decisions we make in respect of your investment portfolio. Following a discussion on the 'level' of risk you wish to be exposed to and bearing in mind any current investments you may have in your portfolio, we create your **investment risk profile**. Using this profile we then search the market for the most appropriate investment match. Even at this point you may decide to invest more in a particular area or less if you feel it is too risky. The ultimate decision rests with you.

### 2. Discretionary Portfolio Management

We have access to a number of Discretionary Managers who manage our clients' funds. These managers have the resources of professional teams of analysts and economists to help make decisions for you. They take account of your **investment risk profile** to buy and sell funds. This facility can be slightly more expensive but your appointed manager will outline such fees and answer any questions you may have.

### 3. Discretionary and Advisory Portfolio Management Services.

As a combination of both the above services, we use the discretionary service as a core to your portfolio and the funds we use are to supplement the core holding. With your agreement we allocate a percentage to the discretionary manager, and then we select a range of funds to supplement the core, trying not to replicate funds which have already been chosen. We do not move funds without your prior agreement, however your discretionary manager will make decisions without the need for obtaining your written request, whilst ensuring your total portfolio sits comfortably within your pre-agreed **investment risk profile** alongside any existing investments.

*Investments are by nature a risky business; don't increase the risk, seek independent advice to help you*