



**MURDOCH**  
ASSET MANAGEMENT

Investment Monitoring Service.

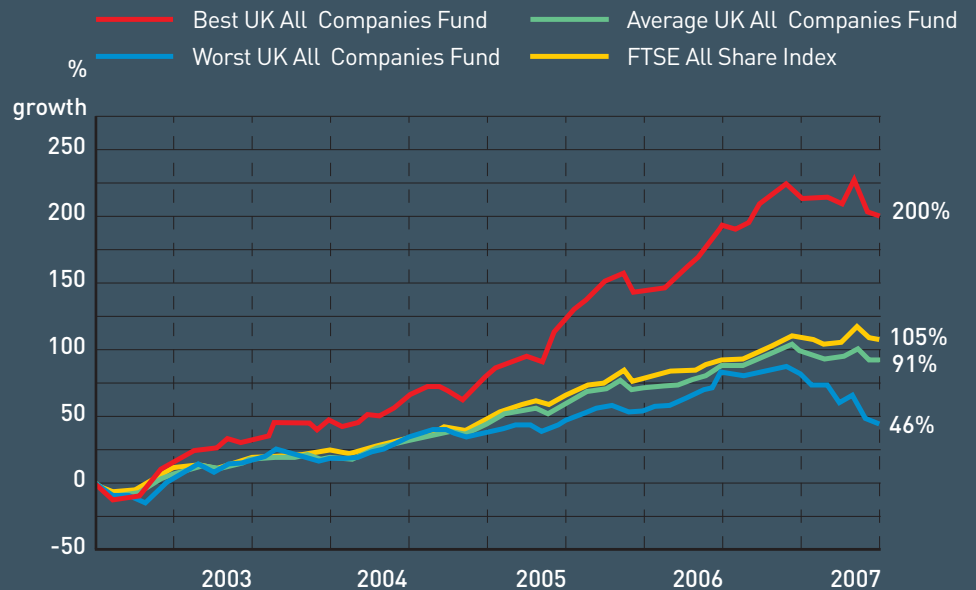
## Our Investment Monitoring Service

Every investment you hold requires a regular review in light of your needs and in the context of prevailing market conditions. Without this you cannot be sure that your investments remain suitable.

When did you last review the performance of your investments?

Success in our opinion is determined almost entirely by the individual manager of a fund. The difference in returns achieved by different managers is staggering and you will pay their annual management charge for good, bad or indifferent performance.

### Best vs Worst



5 years from 31/12/2002 to 31/12/2007

Percentage growth, gross total return, charges applied GBE.

Source: Hindsight © Reuters Ltd, UK All Companies Sector.

Fewer than one in ten fund managers have a ten-year track record running their fund, and less than half have managed their fund for more than three years. Investment companies are not obliged to inform you that their 'star' manager has left to join a competitor. Instead they will make a great show on behalf of the replacement manager as to their suitability for looking after your money.

Experience shows us that this kind of disruption can be detrimental to your wealth, so decisive and early action must be taken. With this in mind your investments cannot be left without review.

## To switch or stay?

Investors cite a number of factors for not making changes to their portfolios:

- **Inertia.** "I've been meaning to get around to it. I'll just wait until it gets back to the value I originally invested".
- **Cost of switching.** "I don't want to go to all the effort and cost of making changes only to find myself in exactly the same position in six months' time".
- **Awareness.** "I didn't realise anything needed changing".
- **Complexity.** "I don't have the information to weigh up all the options. Who should I believe and how can I sort the wheat from the chaff?"

As one of our clients, you will not have to worry about any of this, as our investment monitoring service will take care of it for you. It is a service we provide to all our clients no matter how large or small their investment portfolio may be.

In a nutshell, it is about giving you ongoing advice. So, while the funds we recommend will be suitable at the outset, if circumstances change we will let you know about them and advise you what to do. We will keep a careful watch on all of your funds, even those that are performing well and we have the systems in place to react quickly to any event that might adversely affect the investment returns. If a star fund manager leaves a company, we will not wait until our next review meeting to let you know, we will contact you immediately with the news and also with our recommendation, be it to switch to another fund or to sit tight and wait.

**Our investment monitoring service includes:**

- Regular review of all your investment funds.
- Frequent meetings with the fund managers responsible for your money.
- Proactive recommendations to keep your investments up to date with market changes, such as new fund managers or investment policies and periods of underperformance.
- Rebate of all commissions when we recommend a fund switch.
- Daily updated valuations of all your holdings through our secure website.
- Performance history of your fund managers, as opposed to just the funds.
- Performance comparison information so you can judge the quality of our advice.

For further information on Murdoch Asset Management and how we can help you, please contact our office on 01420 83517.



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