



**MURDOCH**  
ASSET MANAGEMENT

The people, the company  
and its services to you.

## Our people



The three Directors of Murdoch Asset Management are all fully qualified, registered financial planning practitioners.

### Chris Birch

Chris heads our investment monitoring team that is responsible for selecting and monitoring the fund management groups with which we place client monies. With an honours degree in Financial Services and the Investment Management Certificate, Chris began his career in the fund management monitoring team at Skandia Life, the UK's leading insurance provider of specialist investment funds. He later joined Frank Russell, a world specialist in investment consultancy and 'managing the investment managers', where he fine-tuned his analytical skills on the pension funds of large multinationals. Today Chris ensures that Murdoch Asset Management has the leading edge technology and research tools that make our Investment Monitoring Service so profitable for our clients.



### Derek White

Derek heads our pensions planning services. In a career spanning more than fifteen years, Derek has delivered financial advice to a wide range of private and corporate clients, and is a member of the Chartered Insurance Institute with specialist qualifications in taxation, trusts, pensions and retirement options. Having played in the 'engine room' of Scotland's international rugby union team for ten years, and also as part of the British Lions tour of Australia in 1989, Derek's clients include many well-known sports personalities. Today he speaks in his own modest and self-effacing manner at seminars to industry professionals and private clients alike. He is sought out by people from all walks of life looking for expert financial advice devoid of fuss or pressure.



### Tony Dunne

After a short career as an aircraft technician in the British Army, Tony joined the financial services industry in 1991 and became an independent financial adviser in 1996. He is an Associate of the Personal Finance Society, holding advanced diplomas in taxation and trusts, investment portfolio management, personal investment planning and retirement options. Specialising in investment, estate planning and retirement counselling, Tony helps clients to maximise their income and investment returns while minimising the tax they pay. These duties extend to individual clients, trust funds and advising solicitors with their trustee obligations.

## Our company

Murdoch Asset Management was founded by Jim Murdoch in 1991. During his time working with UNESCO, Jim had grown increasingly dissatisfied with the financial advice he had personally received and in particular the poor investment returns.

With a keen interest in investments, Jim began to research the advisory marketplace and realised that many investors were disenchanted with the usual insurance company managed funds. Jim had a different vision and Murdoch Asset Management was established. He realised that there was an opportunity to appeal to private investors who were not rich enough to win the attention of private banks or stockbrokers, but who wanted to make their hard earned money work for them. The collective buying power of these clients granted them access to specialist investment companies that were previously unavailable via the traditional insurance company products.

As these investment companies were taken over and the fund managers themselves moved on, Jim's choices also needed to change. This is how our Investment Monitoring Service came about. The idea was to ensure that each client's portfolio kept pace with market changes, always remaining alongside the fund managers who were best placed to maximise their investment returns.

Today we have an in-house team of analysts who painstakingly research the investment market, monitoring fund managers and seeking out new fund opportunities for client portfolios. We manage ISA/PEP, pension, offshore and trust portfolios in the same way. Our leading edge monitoring technology allows each and every client to receive vital information in a timely manner. With this service, we proactively advise clients on when and where to switch investments for the best prospects over the medium and long term.

It is our regular review and realignment of portfolios which has been the lynch pin of our success. Our commitment to meeting clients' individual needs has earned us a great deal of loyalty: two thirds of our business comes from existing clients, personal referrals and professional introductions from solicitors and accountants.

Being independent, we can seek out those companies and products that are the most suitable to our clients' needs. We demonstrate our impartiality by charging clients on a fee or commission basis and importantly this results in our remuneration being the same whatever the advice. The rates you pay are based on the value of the investments we take on and the complexity of advice we give. Where a company has the best product, but is offering commissions over and above our fees, we will ask them to reduce the amount they charge you or enhance the value of your investment.

Since 1991 we have grown in strength and number, now managing more than £100 million of clients' money across PEPs, ISAs, pensions and investment bonds, both on and offshore. Due to the passage of time, some clients have passed on, but we still manage much of their family money in the trust funds we helped to establish.

## What makes us different?

### **Integrated tax planning**

There is no point in making money if you are paying too much tax. Equally, there is no point in saving tax if you are not making money. By combining good tax planning and sound investment decisions, we work to maximise the returns you achieve over your lifetime.

### **Independent and impartial**

Some advisers sell the products of just one company. Others sell from a selection of providers with whom they have struck a commercial deal. Then there are independent advisers who are free to choose from the entire marketplace. The only way you can be sure to eliminate bias is to go with the latter, like us.

### **Specialist investment advice**

In our opinion, success is determined almost entirely by the individual manager. The difference in returns between the best and worst of these managers is staggering. But choosing a fund manager is not simply a matter of studying league tables and picking last year's winner, it's a more complicated and rigorous process of qualitative and quantitative research. This is the added value we have been offering our clients since 1991.

### **Investment Monitoring Service**

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. The chances of your investments continuing to be suitable over time is very low, so it is vital that you keep abreast of the fast pace of change.

All funds that clients are invested in are kept under constant review by our fund analysts. We know who is managing which funds, whether they are sticking to their investment process and how they are performing. We regularly meet the fund managers responsible for your money and will tell you if your interests lie in switching to another fund.

### **Switch advice**

Most people wait until their fund has performed badly for a long time before taking action. Not only will we keep you informed, but we will promptly advise you what to do and will provide annual fund performance reviews for each of your investments, so that you can be the judge of the advice we are giving.

### **Financial strength**

With more than £100 million of assets under management, we have the financial strength to procure the technical and administrative support needed to provide a first class service. At the same time, we remain small enough to care about each and every one of our 600 clients.

### **Experience and knowledge**

As a team of Directors (and advisers), we hold high-level qualifications in investment, pension, taxation and trust planning. Using our combined knowledge and industry experience, we carefully select the best solution for each client, maximising returns and minimising tax payable.

### **Long term relationships**

Our personal approach ensures you will always deal with the same adviser so that your relationship can develop over the years. We all share a financial interest in seeing our relationships prosper over the long term.

## Our commitment to you

Our client charter is a collection of simple promises. We recognise that you are the judge of our service and we will strive to achieve both your trust and your loyalty.

First of all, we will:

- Help you to establish your financial objectives.
- Offer a comprehensive review of your assets and investments.
- Recommend how your affairs can be simplified and streamlined.
- Suggest the most tax-efficient way to hold your investments.
- Base our recommendations on sound investment principles, impartial assessment and consistent application.

... and we will do all of this without charge or obligation and before you commit to becoming a client.

Once you are on board, we will:

- Include any investment we recommend (or those we have recommended you keep) in our Investment Monitoring Service.
- Advise you when to switch between funds.
- Rebate all available commissions on fund switches.
- Provide you with quarterly valuations of your investments.
- Give you a username and password for our secure website so you can view your daily values and other performance information.
- Offer a regular review meeting to ensure our recommendations continue to meet your personal objectives.

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



**MURDOCH**  
ASSET MANAGEMENT

4 Oriel Court, Omega Park, Alton, Hampshire GU34 2YT.

T: 01420 83517 F: 01420 86180

E: [info@m-a-m.co.uk](mailto:info@m-a-m.co.uk) W: [www.m-a-m.co.uk](http://www.m-a-m.co.uk)

Murdoch Asset Management Limited is authorised and regulated by the  
Financial Services Authority