



**MURDOCH**  
ASSET MANAGEMENT

Who we are and  
how we help

## Our company and our steadfast principles

Earning our clients'  
trust

# £30.3m

Funds under management  
1991

# £41.5m

Funds under management  
2001

# £94.2m

Funds under management  
2007

# £486.6m

Funds under management  
2019

Established in 1991, we help private investors improve their financial position and achieve better investment returns through a rare combination of first class professional services.

## Doing things differently

We go further than most by providing expert, impartial financial advice as well as carefully selecting investment funds and making personally tailored recommendations. We then closely monitor fund performance and proactively manage every one of our clients' investments on a daily basis.

The scope of our services addresses all the gaps left by single service providers: fund managers don't advise on whether stocks and shares suit an individual's needs and stockbrokers don't fully integrate tax planning; solicitors write wills and establish trusts but don't select and monitor the underlying assets or factor in estate and retirement planning; financial advisers select but rarely monitor the underlying investments or manage the complex interaction of trusts, tax and investment; and accountants don't deal with choosing the correct product or investments, or manage their interplay with trust law for estate planning.

## Clarity and diligence

Candour, clarity and earning our clients' trust through actions not words are integral to everything that we do. We are not slick salesmen and we don't get our heads turned by the latest financial trends. We simply work hard, carry out meticulous research and analysis, and use our deep industry knowledge to ensure clear, prudent advice and astute implementation.

Our promise of professional expertise is not just an empty phrase. We hold high-level academic and industry qualifications across the full range of our services and we are accredited Corporate Chartered Financial Planners – a status held by only 6% of financial planning businesses in the UK.

## Services with a heart

At the heart of all that we do is extraordinary service. Although we now manage a significant amount of assets, we are a relatively small company and hold tight to our warm, personal touch.

Relationships are always with one adviser – one of our three co-directors, who also own the company. Our clients therefore talk directly to people they know and never get lost in a faceless process.

Some call it doing things the old-school way. We call it doing things the right way.

## Prudent first steps

## The professional way

A full and properly reviewed picture is vital. Without one, advice can never be accurate and effective.

## Getting to know us

Our primary focus is making absolutely sure the advice we give you forms a sound and accurate fit with your needs. We also appreciate that you'll want to feel confident in our abilities and like who we are before deciding if you want to join us. We therefore spend plenty of time with you, finding out what's important to you and what you want to achieve.

## Detailed feedback free of charge

We carry out a full analysis of how your assets and investments have performed and make recommendations – all without charging you a penny and with no obligation on your part. We'll provide a detailed report that sets out the short, medium and long-term performance of each of your funds, their annual associated management charges, details of the fund managers responsible for your money and a description of their investment approach. We will tell you whether we think you should keep or switch a fund, recommend how your affairs can be simplified and streamlined, and suggest the most tax-efficient way for your investments to be held. Our recommendations are completed without charge or obligation, and will detail all fees and charges that you will incur if you proceed with the advice. These include any initial fees payable to us for the advice and implementation, as well as our ongoing fees.

As part of the process, we listen to how you feel about investment risk. We look at your current position to get a sense of where your previous risk decisions have led you and find out more through a questionnaire that you complete in your own time. We then discuss the results with you so that what we recommend is in tune with your preferences as well as your needs and financial goals.

### BECOMING A CLIENT



## How we look after your assets

### Thorough appraisal of fund managers

**29.03%**

Percentage of fund managers, 10-year track record with current fund

**22.94%**

Percentage of fund managers, less than 3 years with current fund

Source: FE Analytics, UK All Companies sector, to 21.08.2019

## Straightforward choices

When we suggest where your money would work hardest, we explain our thinking in a straightforward way so that you can make fully informed decisions. You may feel differently to us about a specific investment or level of risk so we'll always give you a choice of next steps and jointly agree what suits you best.

## Astute investment selection

We do far more research than most before we select investment funds that we are happy to recommend. We firmly believe that the success of an investment fund is almost entirely determined by the individual fund manager so this is where we focus a lot of attention. We don't take short cuts and simply use fund manager league tables as a guide but rather analyse the performance of every fund that they have managed, look at their qualifications and research the analysis methods that they use. Before we invest, we meet the fund manager and the company – and continue to do so regularly – and carry out a series of rigorous processes including a 30-point risk rating.

## Careful investment monitoring

In a market that by its nature never stands still, our investment monitoring service ensures that your portfolio keeps pace with changes – whether an investment company take-over, a fund manager's move or a dip in fund performance. Our in-house team of analysts monitors both funds and fund managers, and looks for new fund opportunities for client portfolios. We use their findings to make sure that your portfolio remains alongside the fund managers who are best placed to maximise your investment returns and we advise you immediately if we think that switching funds would benefit you.

### BEING A CLIENT

Full proactive investment monitoring

Annual personal review

Newsletters

Updated daily valuations via client hub

Client conference

Inheritance tax mitigation

Post death planning



## Chartered and independent

Peace of mind endorsement

# 26,311

The number of financial advisers in the UK

# 6,887

Those with Chartered Financial Planner status

# 13,690

Financial advice firms in the UK

# 715\*

Those with Corporate Chartered Financial Planner status



## Chartered Financial Planners – the industry's gold standard

The title Chartered Financial Planners is awarded to companies that make a public declaration of their commitment to professional standards. It is granted by the Chartered Insurance Institute (CII), the professional body for personal finance, dedicated to building trust in the insurance and financial planning profession.

Every firm that holds Chartered status adheres to an ethical code that underpins broader commitments to professional values. These include putting customers' interests first, investing in ongoing development of their people's technical skills and knowledge, and supporting wider initiatives that benefit society as well as the growth of the profession.

Other criteria required for achieving the status includes clear evidence of:

- Management with the experience and expertise to ensure that the company's business model is sustainable and to implement the model effectively
- Corporate governance and systems that have the appropriate levels of control over the running of the business including risk management, maintaining adequate capital, record-keeping, and training and competency programmes
- Encouragement of professional standards for employees through support for technical training

A number of our senior people also hold individual Chartered Financial Planner accreditation, which is testament to their high level qualifications, professional experience, capability and ethical practice.

## Independent and impartial

Some financial advisers focus purely on a single provider's investment and financial products. Others work with a collection of products from providers that they have struck a commercial deal with. Then there are independent advisers who are free to pick and choose from the entire marketplace. The only way that you can be sure of no bias is to opt for the latter.

We are a wholly independent company, free of any ties, arrangements or obligations to product providers. By having the whole of the market to choose products from we are able to work completely impartially and without restriction. We also make extra certain of avoiding outside influences by carrying out all of our research, analysis and monitoring services in house. That way we can focus exclusively on selecting investments and products that best support your needs, safeguard your financial assets and help to make your money grow.



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Authorised and regulated by the Financial Conduct Authority