



## **Why Professional Advisers use EFG Harris Allday to manage their clients portfolios**

***“We aim to provide an elegant investment solution for each and every client, delivered professionally and with pride and offer consistent solutions and outcomes for all the clients of a Financial Adviser”***

### **Our portfolio solutions**

If you have made the business strategy decision to use a platform for some or all of your clients' investment needs, in part, to facilitate and expedite the Retail Distribution Review guidance, particularly with regard to the need to demonstrate 'consistent outcomes' for all your clients, then we have services which compliment your decision.

You may wish to use Novia for all or just some of your clients: be reassured that EFG Harris Allday will be able to ensure all your clients portfolios with similar mandates will exhibit 'similar outcomes'. We have focussed on providing a complete Financial Adviser solution which will satisfy your clients, you and the regulator.

Our Bespoke Fund Management Services (BFMS) and the Harris Allday Model Portfolio Services (HAMPS) have been specifically designed for Financial Advisers and their clients. The primary building blocks of our services have been based upon your requirements, your clients' aspirations and the regulators guidance. We have been given the flexibility and support to develop and evolve these services to a level which meet yours and our high expectations.

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### **Our Services and charges**

HAMPS - On Novia's platform we charge 0.50% per annum + VAT with no dealing costs.

BFMS – Investment management charge of 0.75% per annum + VAT plus £12.50 bargain charge with nil dealing commission.

The portfolios are actively managed on a discretionary basis. They are fund based, diversified and typically demonstrate lower volatility (than industry standard benchmarks).

#### **The Harris Allday Model Portfolio Service (HAMPS)**

- Platform based
- Actively managed – asset allocation and investment choice
- Largely fund based
- No minimum or maximum
- Open architecture, whole of market, best of breed investment choice
- Not 'prescriptive' list nor industry model driven
- Adopts same investment process which feeds BFMS
- Is suitable for all clients and their on platform 'wrapper' portfolios
- Client receives quarterly market commentary
- 4 standard models, however, bespoke ('named') models available
- **Charges 0.50% per annum + VAT – nil dealing commission**

#### **Guideline model portfolios –**

- **Growth – medium risk**
- **Balanced – medium risk**
- **Income – low-medium risk**
- **Conservative – low-medium risk**

All portfolios are actively managed, rebalancing and switching according to when we deem it optimal.



### The Bespoke Fund Management Service (BFMS)

- Actively managed
- Truly bespoke
- Largely fund based
- Minimum £200,000
- Utilises EFG's extensive research resources
- Adopts a rigorous investment process (top-down and bottom-up)
- Open architecture, whole of market, best of breed investment choice
- Not 'prescriptive' list nor 'industry' model driven
- Is suitable for private clients, companies, trusts and charities, pensions, ISAs and taxable portfolios
- Can manage several portfolios of the same client 'holistically', thus avoiding investment duplication across a families portfolios
- EFG Harris Allday Nominee Custodian
- Client receives regular and ad-hoc market commentary, research, valuations etc and online access
- **Highly transparent and fair charges of 0.75% per annum + VAT + £12.50 bargain charge – nil dealing commission**

For £200,000+ mandates on the Novia Platform we will adopt the HAMPS charging structure – see overleaf

### EFG Harris Allday

EFG Harris Allday is an investment management and stockbroking subsidiary of EFG International (c£65bn assets under management). Harris Allday's stockbroking origins can be traced back to 1834 and our experience built up over the years has enabled us to successfully guide clients through ever changing financial markets. We are Midlands based but service clients and operate nationally.

At EFG Harris Allday portfolio management is at the core of our activities and expertise. Combined with a highly personalised service, this enables us to maintain a degree of loyalty among our client base that is rarely seen in our industry. Longstanding relationships with clients and their professional advisors are a business wide phenomenon here. We offer a relationship with a professional who will establish and nurture an understanding with you or your clients, ensuring that the right investments are selected with no bias or internal pressures. By utilising extensive research from within EFG International and across the markets, we craft solutions to continue to meet your needs now and long into the future.

Please contact us to discuss the opportunities or specific client requirements.

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Please visit our website for more information on our BFMS and HAMPS services under the 'Professional Adviser' tab – <https://www.efgha.com>