

## The Oval Investment Service

World investment markets are today very different from those of only a few years ago. Volatility, risk and opportunity go hand in hand in a global environment and a combination of quality advice and active management of capital is needed by investors to cater for the speed of change in world markets.

Recent years have been extremely difficult for investors with doubts even being cast on the safety of cash deposits - something that had not been seen in living memory.

The low return on bank deposits has provided a further dilemma for risk averse investors, accustomed to mediocre yet low risk returns, but now confronted with interest rates below inflation levels and dwindling, rather than appreciating cash deposits.

Whether you are investing for income or growth, the Oval Investment Service establishes the accurate matching of your personal risk attitude to your investment portfolio, yet ensures that the dynamics of market volatility continue to be reflected through regular reviews and adjustment to recommendations.



### What the Service Provides

The Oval Investment Service is delivered and administered by your personal Oval consultant who has the necessary technical expertise and experience to advise you on available investment options and help you ensure your capital is managed in a manner appropriate to both your personal financial objectives and today's global environment.

To help create a balanced investment portfolio and ensure it is 'fit for purpose' with regard to risk and performance, your Oval consultant will deliver the Oval Investment Service which will include:

- A full review of your current asset position and requirements.
- Agreement with you on your personal attitude to investment risk.
- Advice which helps you maximise your tax allowances, including your Capital Gains Tax exemption, enabling you to hold your investments in a tax efficient manner.
- Preparation of a full report on your existing situation and its fit with your risk profile and investment requirements.
- Agreement on how we will service your investments going forward, scheduling regular valuations and meetings.

We will work closely with you to gain an understanding of your financial needs and aspirations which will lead logically to our recommendations and regular reviews of your agreed investment options and portfolio structure.



## INVESTMENT OPTIONS:

### The Oval Discretionary Fund Management Service

Oval recognises that a combination of good quality advice and active management of capital is required to cater for the speed of change in world markets.

At Oval, we have reacted to the prevailing market volatility by separating the advice and investment management processes and have linked with some of the best known names in the UK fund management industry to deliver the Oval Discretionary Fund Management Service.

This means that immediate action can be taken in response to developing economic situations, thereby better protecting your investments or maximising opportunity.

Our appointed panel of five leading UK fund managers then works in tandem with your Oval consultant on your behalf, tailoring then managing your investment portfolio according to your agreed requirements. For Oval Investment Service clients, this can maintain individual cash flow requirements, provide clarity of the various investment wrappers and deliver the additional benefit of institutional rather than retail charging structures.

Your Oval consultant still maintains a close working relationship with you and is the interface with the selected fund manager who acts with your authority and therefore has the flexibility to respond to market volatility and resultant risk or opportunity.

However, recognizing the limitations of a 'one size fits all' approach to investment management, Oval clients are also offered an alternative route with the Oval Fund Platform.

#### Further Information

To obtain full information on the Oval Investment Service and the opportunity to review the performance and management of your investment portfolio, simply telephone or email your usual contact at Oval. Alternatively feel free to contact one of the following individuals:

**Scotland** – David Bremner, tel: 0141 242 7863, email: david.bremner@theovalgroup.com

**North** – Chris Serle, tel: 0113 218 2900, email: chris.serle@theovalgroup.com

**Midlands** – Paul Butler, tel: 0115 937 1329, email: paul.butler@theovalgroup.com

**South West** – Gill Millen, tel: 0117 300 6161, email: gill.millen@theovalgroup.com

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#### Oval Financial Services Limited

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Oval Financial Services Limited is authorised and regulated by the Financial Services Authority.

### The Oval Fund Platform

The Oval Fund Platform route allows investment decisions to remain jointly with the Oval consultant and the client, whilst consolidating existing assets in one place.

Investment flexibility is provided through the availability of a wide range of investment options with the Platform allowing you to hold cash as well as providing access to Oval's recommended list of funds.

You will benefit from the technology and online functionality of the Platform, which links to your designated bank account, enabling quick and simple variations to income, easy access to your money and free portfolio changes. Further cost savings are delivered where larger funds are held.

The transactional speed also means that where portfolio changes are made, time out of the market is reduced, allowing swift movement of funds to capitalise on market opportunities.

The Oval Investment Service creates the context for clients to provide the information required to determine the most appropriate route – Discretionary Fund Management or Oval Fund Platform – taking into account the entire range of individual investment criteria and your risk profile.

A risk assessment is undertaken in consultation with your personal Oval consultant who will determine with you the most appropriate and beneficial route to investment management, both now and in response to volatile and dynamic world financial markets.