



INVESTING WITH SKERRITTS

Chartered Financial Planners and Wealth Managers

www.skerritts.co.uk

ABOUT US

We are Chartered Financial Planners and Wealth Managers dealing with all areas of planning and advice.

We have a truly experienced team here at Skerritts and our firm has been assisting people, directors, businesses, charities, and trustees for more than 30 years.

We are proud to hold both Chartered financial planning and discretionary investment manager status and we have picked up numerous awards over the years. Including IFA of the year ten years in a row by Citywire and made the FT Advisers top 20 list of financial advise firms across the country in 2019, 2020 and 2022.

THE SKERRITTS MISSION

Our mission is to provide enduring financial advice to support our clients' financial future goals, aspirations, and ambitions.

WE'RE HERE TO HELP

To discuss your long-term financial plans, investment portfolio, or any other financial matter, get in touch with us today. We will listen to your goals and help empower you to make them a reality.

Email enquiries@skerritts.co.uk or call **01273 204 999**.



AN INVESTMENT TEAM WITH A STRONG TRACK RECORD

Our award-winning, in-house investment team has a strong track record of managing investment portfolios with an active and disciplined approach across all economic cycles.

The team are continually monitoring the global economy and financial markets to ensure our clients have exposure to attractive long-term investment opportunities. Simultaneously, we work to mitigate downside risks when economic conditions are more challenging.

OUR BACKGROUND IN CREATING AND MANAGING PORTFOLIOS IS EXTENSIVE

We obtained discretionary investment permissions in 2008, and launched a range of risk-rated multi-asset model portfolios shortly afterwards. In 2018, we launched our VT Esprit Fund range, which offers a number of advantages over model portfolios.

Our investment managers work closely with our advisers, giving them a thorough understanding of our clients' expectations. These ongoing relationships between investment managers and advisers mean advisers can focus on meeting your financial aims and objectives, allowing the investment team to focus on managing asset allocation, portfolio construction, and fund selection.



AN INVESTMENT PHILOSOPHY FOR ROBUST PORTFOLIOS

Here at Skerritts, we combine a top-down assessment of the global macroeconomic outlook with bottom-up fund research and selection. This strategy enables us to build robust investment portfolios that are both multi-asset and globally diversified.

Our investment philosophy exposes portfolios to a broad range of asset classes, including:

- Government bonds
- Corporate bonds
- Emerging market bonds
- UK equities
- Overseas equities
- Alternatives
- Property
- Infrastructure
- Commodities



OUR INVESTMENT PROCESS

Our well-researched, tried-and-true investment process instils confidence in our clients. Here's a breakdown of how we manage portfolios over the short, medium, and long term.

THE MANAGEMENT OF OUR PORTFOLIOS HELPS IMPLEMENT CHANGES EASILY

The experienced investment team manages the VT Esprit Funds on a daily basis, meaning portfolio changes can be implemented quickly and efficiently.

MONTHLY INVESTMENT TEAM MEETINGS ALLOW US TO PINPOINT TRENDS AND ACT ACCORDINGLY

Our investment team meets formally on a monthly basis to discuss the outlook for the global economy.

Here, it agrees asset allocation across our range of funds using independent economic and investment strategy research. These meetings inspire debate and challenge across the team, and importantly, help us identify geographic and sector trends.

Once we have identified our favoured asset classes, geographies, and themes, we begin populating these areas with our preferred investment vehicles.

YOUR LONG-TERM GOALS ARE CONSIDERED EVERY STEP OF THE WAY

Over the long term, we believe some actively managed funds may outperform the markets in which they invest. We seek to identify such managers through our rigorous fund selection process.

However, we also believe that low-cost passive vehicles (which simply track the performance of a market or index) complement active management very well, and we will have significant exposure to such vehicles across our fund range in order to offer the most cost-effective solutions for our clients.

We're also mindful that various academic studies suggest that asset allocation, rather than security selection, is the most significant contributor to portfolio performance.

So, we aim to combine the above factors, informed by rigorous long-term market research, to help meet your goals.

OUR FUND SELECTION PROCESS

Our fund selection process identifies a range of funds, Exchange-Traded Funds (ETFs) and investment trusts (both actively and passively managed) to provide the required exposure.

This labour-intensive process involves:



The above steps ensure we own the best possible vehicles for our clients.

To aid the fund selection process, we use external research tools including Morningstar and FE Analytics as part of

our due diligence and ongoing monitoring processes. In addition, all investments must be ratified and approved for use by the investment committee, which oversees the activities of the investment team.

DIVERSIFIED PORTFOLIOS

We manage a range of risk-rated, multi-asset funds. These are a simple and convenient way to access a wide range of investments, diversified by strategy, style, sector, and region.

Diversification helps cushion the occasional shock that comes with investing in a single asset class.

There are several benefits of investing through a fund structure, including:

- Tax efficiency
- Diversification

- Lower costs through economies of scale
- No minimum investment amounts
- The ability to make top-ups and withdrawals quickly and efficiently
- A robust external governance and risk oversight structure
- Access to a wide range of securities.

By bringing together these essential elements, we can provide a second-to-none portfolio management service to all our clients.



WE WON'T PUT ALL YOUR EGGS IN ONE BASKET

By diversifying the portfolios we manage, and so exposing them to a broad range of asset classes, we can help reduce the risk of market shocks affecting your wealth.



WE FOCUS ON YOUR GOALS

Your financial goals, attitude to risk and investment time horizon will determine which of our funds are right for you.

Our advisers use an external risk questionnaire and risk mapping tool to help determine which fund may be most appropriate for your circumstances.

Together we can create a portfolio that gives you confidence and helps to meet your goals.



THE VT ESPRIT RANGE

Below are each of our VT Esprit funds, and what each of them could provide to your investment portfolio.



VT ESPRIT TACTICAL BALANCED

This fund is suited to investors seeking long-term capital growth and income, through exposure to a diversified range of asset classes.

A significant proportion of the fund may be invested in equities, which offer the potential for higher returns, but may result in periods of volatility and a risk of capital losses.



VT ESPRIT SUSTAINABLE GROWTH

This fund is suited to investors who are comfortable with risk and seek long-term capital growth, but wish to avoid contentious sectors and industries, as well as gaining exposure to companies that are making a positive difference to society or the environment.

The fund only invests in investment vehicles that have passed our strict ESG screen, or those which have a clearly defined sustainable or impact-driven investment objective.

Want to know more about our funds?

Contact us today on **enquiries@skerritts.co.uk** or **01273 204 999** to discuss how we can help meet your long-term goals.



VT ESPRIT CAREFUL GROWTH

Our lowest-risk fund is suited to investors who would like to generate long-term capital growth in excess of cash and inflation, while avoiding the larger fluctuations sometimes associated with global equity markets.

The fund offers exposure to a range of asset classes including fixed-income, equities, commodities, currencies, absolute return, property, and other alternative assets.



VT ESPRIT TACTICAL GROWTH

This fund is suited to investors who are comfortable with investment risk and seek long-term capital growth.

The fund will predominantly invest in equities and other asset classes that offer the potential for growth over a lengthy period.

The fund will be exposed to the fluctuations of global equity markets and carries the risk of capital losses.



VT ESPRIT TACTICAL ALPHA PLUS

Our highest-risk fund is suited to investors who are prepared to accept a high level of investment risk in order to achieve potentially higher returns than global equity markets.

This approach may result in periods of high volatility and the potential for capital losses.

The fund will invest predominantly in equities, although other asset classes will be considered where appropriate.

4 KEY BENEFITS OF INVESTING WITH SKERRITTS

With our years of experience, high standards, and goal-oriented approach, we can empower you to grow your wealth and meet the targets you set.

Here are four key benefits to investing with Skerritts.

1. WE PRIORITISE DIVERSIFICATION

Each portfolio typically contains between 15 and 25 different funds, blending a range of asset classes and strategies for investing across the globe. Digging even deeper, we estimate that these funds own more than 4,000 individual securities.

Diversification is crucial in capturing market upsides, while also mitigating downside risks and overall volatility. Putting your attitude to risk and long-term goals first, we can diversify your portfolio in a unique way that suits your needs.

2. YOUR PORTFOLIO WILL BE CLOSELY AND CONTINUALLY MANAGED

Financial markets and geopolitics are constantly evolving.

At Skerritts, our investment team monitors each of our funds daily to ensure we are exposed to long-term themes and structural growth opportunities, while managing downside risks.

We have access to some of the industry's leading investment strategists and economists, which helps us plot the most suitable course for our investment strategies.

Changes can be implemented in our funds daily, often within hours.

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Skerritts is like a big family, always ready to help, support, and offer valuable insight and understanding alongside their valuable advice.

Mr Cabron, Skerritts Client

3. WE OFFER RIGOROUS STANDARDS OF RISK MANAGEMENT

An investment committee, which includes an independent external member in addition to members of the Skerritts management team, ensures that the funds are managed in line with agreed risk parameters.

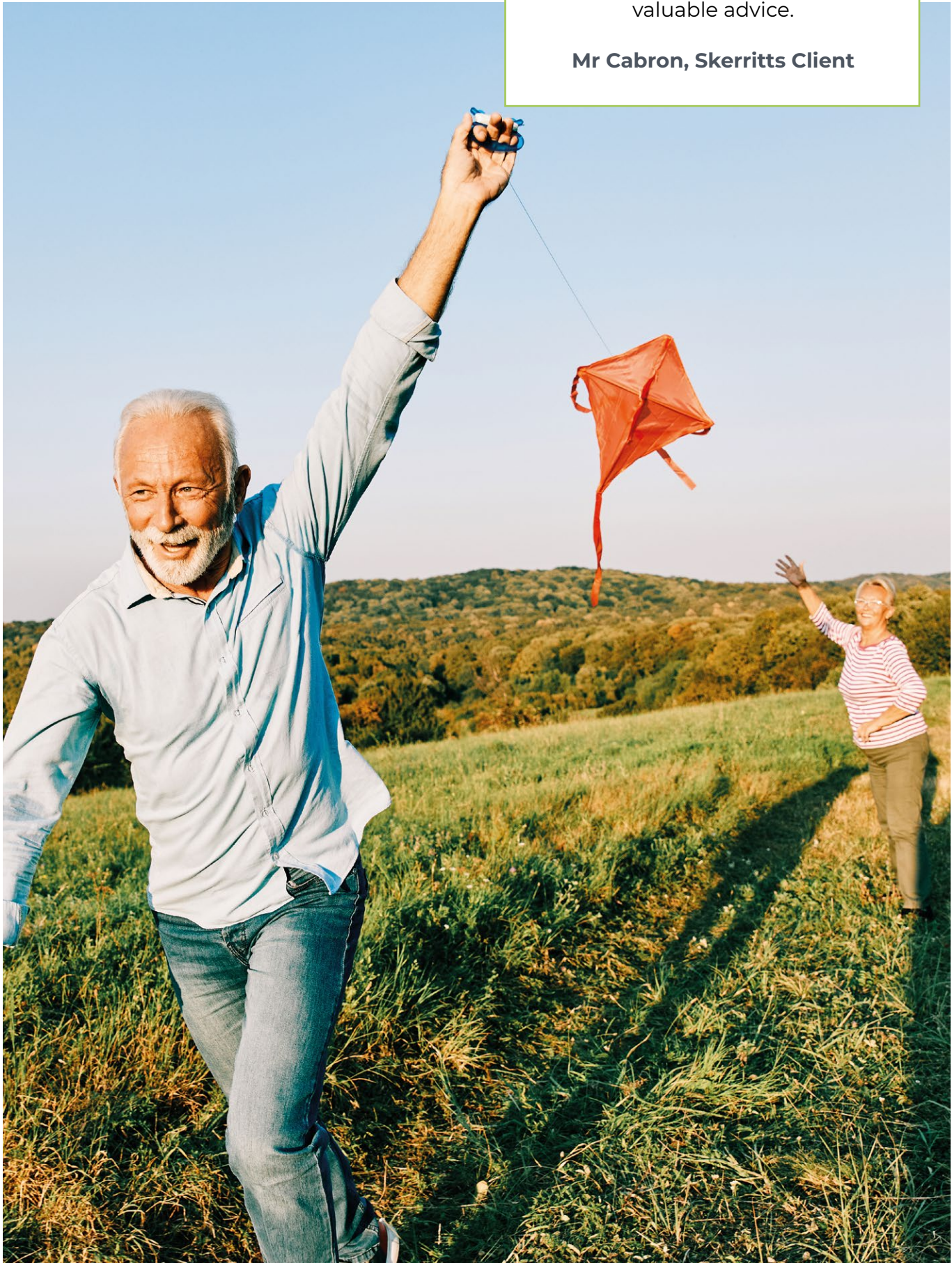
Plus, all investment-related activities are reviewed, discussed, and challenged regularly. These include asset allocation, fund selection, and risk management.

4. WE COMMUNICATE WITH YOU EVERY STEP OF THE WAY

We understand that market volatility and short-term falls in the value of your investments can be unsettling. So, we provide you with regular commentary and factsheets, explaining:

- How we are managing your money
- The rationale behind any changes
- Our outlook for the global economy and various asset classes.

You also have access to our investment team should you have further questions or concerns.



MONITORING YOUR INVESTMENTS

We feel that it is important to be as transparent as possible and inform our clients about our decision-making process, and how we manage your money.

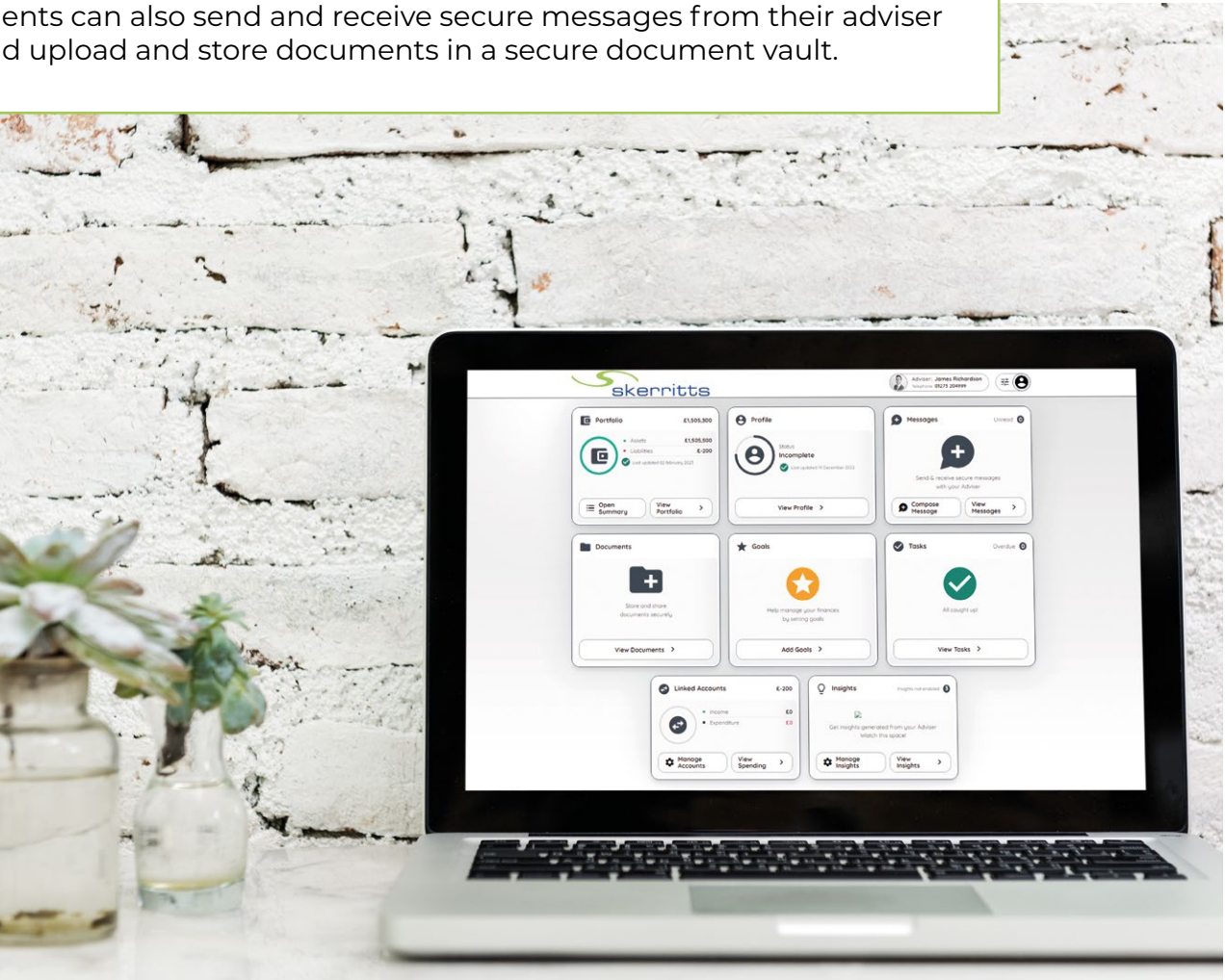
So, to keep our clients updated, our investment team, provides:

- A monthly market commentary
- A comprehensive quarterly investment summary
- Regular webinars
- Monthly fund factsheets, which provide further information around asset allocation, holdings, and performance.

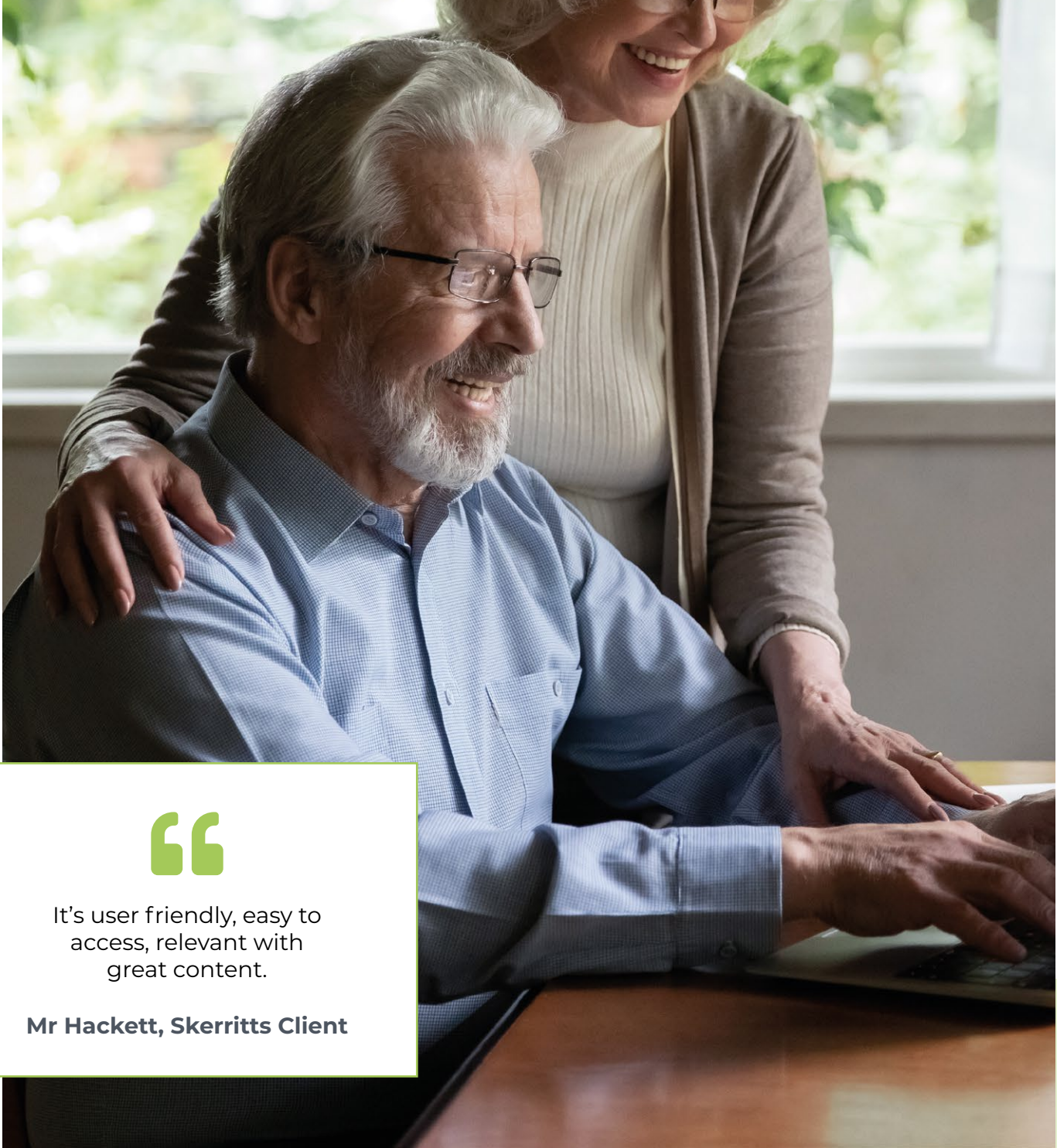
THE PERSONAL FINANCE PORTAL

What's more, all Skerritts clients have access to their investments through our online client portal, the Personal Finance Portal (PFP). With the PFP, clients can view all their investments, fund information, and financial portfolio at the click of a button.

Clients can also send and receive secure messages from their adviser and upload and store documents in a secure document vault.



Whether you are looking for an up-to-date valuation of your portfolio, want to assess how your investments are progressing against your goals, or simply wish to get in touch, PFP has it covered.



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It's user friendly, easy to access, relevant with great content.

Mr Hackett, Skerritts Client



GET IN TOUCH

If you wish to chat with us about anything you've read in this brochure, establish an investment portfolio or discuss your financial goals, email **enquiries@skerritts.co.uk** or call **01273 204 999**.

Please note

This brochure is for general information only and does not constitute advice.

The value of your investments (and any income from them) can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance. Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.

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