



## WHY WE USE INVESTMENT PLATFORMS

Investment Platforms are the biggest development in the world of investment in the last 30 years.

Experience has taught us that clients crave simplicity and often get frustrated and overwhelmed by the amount of paperwork involved with managing a diverse investment portfolio. This traditional yet cumbersome and outmoded method to manage and administer a portfolio has been superseded by Platforms.

A Platform is a fully integrated, internet-based service designed to manage, monitor and report on your entire collection of investment portfolios in an efficient manner. Only by investing in the very latest technology are we able to provide you with the level of ongoing service, advice and support that we believe our clients value.

We recommend the use of Platforms for the following reasons:

### Consolidation – Simplification – Convenience – Flexibility – Optimise tax efficiency

This service can bring together all of your new investments (unit trusts, ISAs, pensions, investment bonds, etc) and investments which you may have made several years ago, all into one place, allowing for far greater simplicity and control over your affairs, convenience by reducing the amount of paperwork and administration associated with managing your portfolio while enhancing the flexibility via the ability to move from product to product or fund to fund within the wrap at the touch of a button. For example if you are not adding new monies to your portfolio switch investment funds into Investment ISAs ensuring you utilise your ISA each year and enhancing the tax efficiency of your portfolio.

You will be able to view your portfolio online whenever you like by logging on using a secure password. The on-screen information includes everything from the current overall value of all of your assets to sector and geographical spreads overall, or for each of your individual products. It also provides a greater level of detail on your investments than was previously possible.

### Costs Savings - Transparency

The Platform has negotiated with leading fund managers excellent discounts on the annual management charges, while also removing all initial charges when you first invest and there are no switch charges, so you can easily and cost effectively switch between products without having to pay fees or charges. As a result of this we'll be able to change your investment strategy if the market or your investment goals change, without having to worry about a drain on your cash for switching between funds or missing short term investment opportunities cause by delays associated with traditional switching methods.

### Improved Advice Process

The adoption of Platforms has allowed Henwood Court to significantly improve its operational efficiencies by reducing the time spent 'shuffling client papers' and dealing with incompetent calls centres, allowing for far greater client time, while also empowering us with the tools to pro-actively, effectively and efficiently monitor and manage a client portfolio and ensure better tax planning.

