

# Harley Financial Services

Working together with Parmenion

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## The power of a dedicated investment service

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Your dedicated investment service involves managing your portfolio daily in line with the investment objectives and strategy you agreed with us.

As your Financial Adviser, we will work with you to determine the appropriate level of risk for your investments. This will account for your financial circumstances, objectives, attitude to risk and requirements for income. Next, we will instruct Parmenion to manage your portfolio under a Discretionary Management Agreement in line with our recommendations.

Your dedicated investment service creates a single strategy across your investment portfolio. You can view all your investments in one place, including such holdings as Individual Savings Accounts (ISAs), personal pensions and more. This will significantly reduce the amount of paperwork you receive, replacing everything with a single periodic valuation. If relevant, at the end of each tax year, you will receive a consolidated tax voucher and capital gains tax report, making it easier to complete your tax returns. You can also view your portfolios, including transactions, at any time on a secure website.

## How is your money invested?

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Each investment portfolio comprises a range of investments, such as Government or Corporate Bonds (fixed interest securities); UK Equities; or holdings in the Emerging Markets.

Whatever the portfolio's investment strategy, every investment solution is thoroughly researched and selected based on its potential to deliver consistent risk-adjusted returns.

## Robust monitoring

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It's vital you have complete confidence in the managers appointed to run your investment solutions. That's why Parmenion's Investment Oversight Committee (IOC) supervises every portfolio. The IOC scrutinises all discretionary solutions available through Parmenion.

### The IOC

- Validates new portfolio structures.
- Appoints new investment managers.
- Reviews risk profiles and asset allocation structures.
- Reviews performance and fund compliance.

The IOC is not involved in selecting investments or allocating assets. This is the responsibility of Parmenion's investment team. Its only role is to confirm an investment philosophy is robust, properly executed and right for clients.

### Securing your investments

Harley Financial Services has appointed Parmenion, following thorough due diligence of its investment management service and gaining a full understanding of how the company holds your money.

## Segregation of client money and assets

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Parmenion will keep your money and assets separate from its own assets and cash. Under UK regulation, all client money is held on statutory trust in segregated client bank accounts. Parmenion only uses banks it has performed appropriate due diligence on.

These banks have acknowledged that they cannot use client money to offset other liabilities or claims due to the bank. Client investments are registered to the name of a separate nominee company – Parmenion Nominees Ltd – to distinguish ownership from the assets of Parmenion. In the unlikely event of Parmenion's administration or insolvency, your assets would not be available to a liquidator or administrator.

# About Parmenion

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To ensure your wealth portfolio is managed seamlessly, Harley Financial Services has appointed Parmenion Capital Partners LLP. Parmenion does not take on clients directly, they work with financial planning firms to offer custody, investment management, investment risk expertise and administration services, so you have a tax efficient, single place to hold all of your investments.

Parmenion is an independent and privately-owned investment management and technology company, backed by industry leading experts. They provide an extensive range of risk graded investment solutions that can be tailored to your individual needs and take into account your attitude to risk and capacity for loss. All solutions are subjected to rigorous on-going monitoring to ensure they continue to meet their agreed investment mandate and are available through a range of tax efficient portfolio wrappers.

This document provides information about investing and explains some of the different strategies available to you. It is a statement of opinions only. You should not take past performance statistics demonstrating certain theories as an indication of future likely returns.





Get in **touch**

For more information please contact your Financial Adviser.



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