



**Tatton**  
Investment Management

# Bespoke Portfolio Service

**For professional advisers only**



# Investment Evolved

Tatton was founded with the single goal of bringing expert investment management services to a wider range of investors, at the same time reducing the cost of investing.

Part of Tatton Asset Management plc, we are established as one of the fastest-growing investment fund managers of our kind. As of November 2024, Tatton has over £19.57 billion in assets under management.

We manage three different types of investment, a cost challenging Managed Portfolio Service of easily accessible low-cost discretionary fund management, Bespoke Portfolio Services for clients with more specific requirements, and also a range of complimentary investment funds.

Our passion is to deliver investment returns for the clients of financial advisers to meet their long-term aims within their chosen risk profiles.

As CEO of Tatton, I am committed to providing the highest quality portfolio management services at the most competitive price to our clients, whatever their investment objectives.



**LOTHAR MENTEL**

Founder, Chief Executive,  
and Chief Investment Officer





# Bespoke Portfolio Service

Our Bespoke Portfolio Service is a discretionary investment portfolio service tailored around your clients' specific investment requirements. We only work with Financial Advisers.

Our team of experienced investment professionals takes the time to build a bespoke portfolio that is aligned to your clients' aims, attitude to risk and preferred investment style.

Available exclusively on platform and applying Tatton robust investment process the Bespoke Portfolio Service is customisable, flexible, highly diversified, and cost-effective.

## Benefits at a glance

- Truly bespoke portfolio built around specific objectives
- High-quality investment expertise at a competitive cost
- Online access through an investment platform

**The value of investments can go down as well as up and your clients may get back less than the amount invested.**



# Built around your client objectives

The Bespoke Portfolio Service from Tatton is fully customisable while also being straightforward and transparent.

Available in a range of strategies and risk profiles, it allows you to delegate the day-to-day investment decisions and ongoing management of investments to an experienced team that always has your clients' objectives in mind.

The individual portfolio will be invested in a diversified blend of assets and these can be managed in any general investment accounts, ISAs, SIPPs, trusts and investment bonds. Our investment team follows a core and satellite approach to building portfolios that offers you simplicity and flexibility.

## CORE

The core element of the portfolio consists of one of our six risk-profiled portfolios, which hold a blend of actively managed and passive investments. We will adjust the amount we invest in the core to reflect existing holdings or objectives, always staying within the parameters of the investment mandate agreed with your clients'.

## SATELLITE

The satellite component is the truly bespoke part of your clients' portfolio and reflects their specific investment wishes, for example retirement saving or income drawdown. These are called strategies.

## OUR STRATEGIES

### LIFE STAGE INVESTING

Clients who want their investments to achieve certain income requirements, such as saving for retirement, or for income drawdown in retirement a Life Stage strategy may be appropriate. This strategy is designed to meet income or saving requirements, while accounting for estimated inflation over a rolling six-year period. The aim is to provide comfort that your clients' income or saving requirements are invested ahead of their need. This reduces the risk of not meeting that objective without considerable capital erosion when markets are volatile.

### THEMATIC INVESTING

Certain investment themes, such as infrastructure and healthcare, offer the potential for steady long-term structural returns. This strategy offers diversification across global markets and themes by investing in sectors that can also perform well in an environment of rising inflation.

### GILT PORTFOLIO

The Gilt Portfolio forms part our range of bespoke services. Through a tailored portfolio, it offers investors a means of generating tax-efficient returns that are exempt from capital gains tax. This allows the total return of the Gilt Portfolio to compete with the post-tax returns available from bank savings accounts and

fixed-term deposits, particularly for higher rate taxpayers. Investing via gilts comes with the added benefit of leaving an investor's capital gains tax allowance intact for use elsewhere. The Gilt Portfolio is highly customisable, our investment professionals will select from a range of gilts and will work with you to ensure they meet your client's investment needs and timeframe.

### ETHICAL INVESTING

This strategy provides clients with a portfolio that is managed under the ethical considerations that matter to them. We combine negative and positive screening BS ESG ratings to give your clients peace of mind that their investments not only align with your client's principals, but may also generate returns in line with your clients' risk profiles.

### CHARITIES AND FOUNDATIONS

Trustees who look after investments for charities and foundations have a big responsibility. At Tatton, we offer a bespoke investment management strategy designed to generate the best possible investment return for charities and foundations with their chosen level of risk and fully aligned to their investment policy statement.

Please speak to our expert team who can provide generic examples on how each strategy is constructed.



# Why invest with Tatton?



At Tatton, our ambition is to place active portfolio management within the reach of most retail investors. With our Bespoke Portfolio Service, we extend our current service to include sophisticated investment management tailored to your client's specific needs – in a cost-effective and transparent package.

Whether you are seeking growth, income, or a combination of the two, your clients' portfolio will be constructed with the aim to continually meet the investment objectives and provide value for money. Our Bespoke team will also keep you informed about your clients' portfolio every step of the way. You will receive quarterly and annual performance updates and benefit from personal access to your clients' dedicated investment manager responsible for managing their portfolio.

## THREE REASONS TO CHOOSE TATTON

### Proven capabilities and process

Our investment team follows a clearly defined and robust investment process that draws on its experience and expertise. Each investment decision is well-considered, leading to portfolios that contain the most suitable blend of global assets, regions and strategies to help meet clients' needs.

### Low in cost, high on sophistication

Our dedication to working only with Financial Advisers means we understand the importance of choice, flexibility and affordability. We provide a fully bespoke portfolio that addresses your clients' complex financial needs while ensuring that it is competitive on price while offering the highest levels of support and client service.

### Focusing solely on investment management

We believe in the importance of high-quality financial advice. Our sole purpose is to partner with Financial Advisers who are seeking an outsourced investment manager who can provide them with the investment management services they need to meet their clients' needs.

**The value of investments can go down as well as up and your clients may get back less than the amount invested.**



# The Bespoke Investment Process

Our Bespoke Portfolio Service (BPS) builds on the existing robust Tatton investment process whilst using the specific expertise of our bespoke investment managers to construct a portfolio that aims to meet your clients' objectives.

Tatton BPS will only manage investments via a Financial Adviser. The Financial Adviser is critical to the process as they know their clients and will provide Tatton with the right mandate so our investment managers can construct the bespoke portfolio accordingly.

When we build investment portfolios, we look at various factors starting with the client's objectives. We analyse how best to meet these by taking account of the global economic, monetary, fiscal, financial, and corporate environment; understanding what investment vehicles can best meet these objectives, in the most cost effective way; and how to manage the portfolio in the most tax efficient manner. All of this is managed within the investment mandate established for the client.

## WE LOOK AT THE BIG PICTURE

No one person has all the answers. Our investment professionals work in a tight-knit, collegiate environment that encourages the sharing of ideas. The team meets on a regular basis to review developments in financial markets and the global economy.

## SIX STEPS

We follow a six-step investment process that aims to deliver repeatable results over the long term regardless of market and economic conditions. Our investment process embraces forward-looking scenarios; this approach allows us to react dynamically to changing conditions and implement investment ideas that consistently align with each portfolio's risk parameters whilst keeping costs low.

## A TEAM-BASED APPROACH

We perform extensive research. When we identify an opportunity, we deploy a rigorous approach examining all aspects of the opportunity and the best way to implement it in your clients' portfolio.



# Our charges

At Tatton, we are committed to generating sustainable returns and keeping costs low.

Our team believes discretionary investment management should be accessible for most clients, not just the very rich, and that difference is at the heart of our investment philosophy. How we manage money.

With no branch network, managing your clients' investments only on a Platform and a dedication to working only with Financial Advisers, we are able to offer fully bespoke portfolios at a competitive price.

## **Annual management charge**

# 0.375% + VAT

The annual management charge is only one aspect of the total costs your client will incur from their investment portfolio. For a full breakdown of all the costs please contact the dedicated Bespoke Investment Managers who can provide a breakdown based on your clients' objectives.



# Bespoke Portfolio Service team

Our Bespoke Portfolio Service team constructs your clients' individual investment portfolio and manages the day-to-day operations, trading and investment monitoring of your clients' investments.

They ensure each portfolio continues to be managed in line with your clients' investment objectives while reflecting the geographical and tactical asset allocation decisions made by our Investment Committee. With a dedicated team focused on the Tatton Bespoke Portfolio Service you have one point of contact to get regular updates and information.

## A COMMITMENT TO INVESTMENT EXCELLENCE

Our aim is to produce outcomes that align with your clients' objectives by delivering Investment Excellence.

To us, this has three key elements:

- **Generating returns**
- **Risk management**
- **Competitive fees**

The combination of all three of these elements is what generates truly sustainable returns. Portfolio returns are the most visible performance indicator but can only be achieved within your clients' risk tolerance – we will not compromise risk to chase returns.

Similarly, we will not compromise returns through unnecessary costs, so we try to lower the cost of investment wherever possible. Our approach allows us to identify opportunities and use them in appropriate portfolios. We stay within the agreed risk parameters whilst managing costs and tax efficiencies creating a compelling combination value proposition for your clients'.



**LOTHAR MENTEL**

Founder, Chief Executive,  
and Chief Investment Officer



**CLAIRE BENNISON**

Director of Investment Solutions



**JOHN MESSER**

Investment Manager

# Providing value



Our focus is on ensuring clients receive exceptional investment management as well as value for money.

This means that when your clients invest with us they receive the same standard of service that is generally associated with more expensive investment managers.

Key to this is providing direct access to the investment professionals who manage your clients' portfolios.

When we build portfolios, we constantly assess all the available opportunities for both their investment potential as well as their costs.

Our service has been designed for a wide range of investors. However, each of us can find ourselves in vulnerable circumstances at any time, such as poor health, experiencing negative life events such as divorce or bereavement, low financial resilience or low capability. If this should happen it is important that you speak to your Financial Adviser who can ensure that the service remains suitable for you.

## YOUR BENEFITS

- A portfolio constructed according to your clients' specific requirements and risk appetite
- Active management of your clients' portfolio to help ensure it is meeting its objectives
- Available only on platform to ensure flexibility and simplicity
- Regular communication, including quarterly performance portfolio activity updates

Tatton is the largest investment platform Discretionary Fund Manager in the UK with over £16.55 billion of assets under management as of March 2024. We work with over 975 financial advisory firms and have over 100,000 client accounts.

# Awards and Access

We are proud to have won awards for our products and service.



All our portfolios have been Five Star rated by Defaqto since 2013

2024		Best Outsourced Investment Firm		Best Investment Service		Best Ethical Discretionary Fund Manager
2023		Best Outsourced Investment Firm		Best Investment Service		Best Ethical Discretionary Fund Manager
2022		Best Outsourced Investment Firm		Best Investment Service		
2021		Best Outsourced Investment Manager		Best Investment Service		
2020		Best Discretionary Fund Manager		Best Discretionary Fund Managers		
2019		Best Discretionary Fund Manager		Best Boutique Wealth Manager		
2018		Best Discretionary Fund Manager		Best Boutique Wealth Manager		
2017		Best Discretionary Fund Manager		Best Boutique Wealth Manager		Best Investment Product Provider – AIM IHT Service

## WE ARE AVAILABLE ACROSS THE FOLLOWING INVESTMENT PLATFORMS

Please talk to us about the potential to use other investment platforms.





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All calls to and from our landlines and mobiles are recorded to meet regulatory requirements

Tatton is a trading style of Tatton Investment Management Limited, which is authorised and regulated by the Financial Conduct Authority.

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Tatton Investment Management Limited is registered in England and Wales No. 08219008.

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