



KNOX INVESTMENT  
CONSULTING



# KNOX INVESTMENT CONSULTING

Wealth is rarely accumulated by accident. Sometimes it is inherited, but often it is the result of years of hard work. Whilst managing wealth offers many opportunities, it can also carry a lot of responsibilities and risk.

Wealth must be protected and enhanced, but where would one go to receive truly independent personal advice?

Some of our most valued clients have come to us with that question. They will typically have accumulated a range of assets and may also have, or have recently sold a family business or operating company. In those circumstances, an integral offering from the Knox group of companies is Knox Investment Consulting.

Knox Investment Consulting provides an unbiased independent and personalised investment consulting service to private individuals, their families and family offices. We also work with trust companies to provide an investment audit of trust assets and investment oversight of trustees' larger portfolios, to ensure that they meet the trust objectives.

Wealth should be enjoyed. By engaging Knox Investment Consulting, we aim to give you the peace of mind that your wealth is being looked after and monitored, allowing you to enjoy the benefits it can bring.



## OUR RELATIONSHIP

Our clients need advice they can trust and look for a personalised service. On that basis, we work with a small number of clients and provide a high level service specific to the individual.

Clients seldom come to us with a pure cash position. We will therefore carry out a review of existing managers and asset allocation and compare their suitability against current and future objectives on a pragmatic and independent basis.

We work with a number of investment managers and the right manager is selected based on a number of factors, such as delivering

on investment objectives and personality fit. We will typically work closely with our clients' other advisors to provide a comprehensive solution to managing all aspects of tax, jurisdictional and investment planning.

Our clients rely on us to understand their needs, both current and future, and to keep those needs under constant review. To that end, we carry out a number of steps in the advice process.

### STEP 1.

#### TOGETHER, WE DISCUSS AND AGREE YOUR CLEAR LONG-TERM GOALS AND OBJECTIVES

- Understand and quantify your own attitude and tolerance to investment risk
- Define asset pools to agree different objectives within a wider portfolio
- Advise on suitable asset classes, asset allocation and investment risk. We cover a wide range of asset classes from traditional to alternatives and derivatives
- Where there are existing investments or managers, we carry out a review of holdings and make recommendations as to what should be retained, sold or re-aligned
- Encapsulate investment requirements into an investment policy statement, which will form the basis of your long, medium and short term investment objectives

## VERSATILITY

With access to our investment research, performance database and analysis, we bring institutional investment discipline to the investment advice process, without forgetting that our clients are people.

By combining sophisticated analysis and modelling techniques with our deep knowledge of your requirements, we can be more creative in the investment advice we provide.

Where possible, we aim to build flexibility into your investment strategy to cater for changes in your circumstances and to ensure we can deal with dynamic markets.

## STEP 2.

### AGREE FUTURE ASSET ALLOCATION

- Deconstruct the headline investment objectives into sub mandates and write investment policy statements, which will form part of a client's contract with their underlying investment managers
- Interview existing investment managers
- Build a data set from existing investments, analyse and advise on the risk adjusted performance of each manager against the existing mandate and prepare a report on a sub mandate and consolidated portfolio basis against their headline objectives and benchmark





## INNOVATIVE APPROACH

Some clients require us to provide a complete review and ongoing monitoring service. Others simply want us to provide an independent review or overview of their existing assets, to allow them to take an objective view of their investment strategy from a fresh perspective.

By taking a modular approach to the services we provide, we allow clients to choose the most suitable approach to managing their investments.

### STEP 3.

#### AGREE FUTURE SERVICES

- Agree the basis on which we will work
- Encapsulate our services in a clear format and scope project
- Manage the investment and wealth managers on our clients' behalf
- Our services may include some or all of the following:
  - Interview investment managers on your behalf and arrange beauty parades of investment managers, to manage clients assets
  - Working with client's other advisors, advise on the wider investment contract terms of the investment management agreement (including common practice and benchmarking, etc.) and work with clients to finalise the investment agreements
  - Knox Investment Consulting will have no direct contractual relationship with the underlying investment managers ensuring that our interests are aligned with those of our clients

## BENEFITS FOR YOU

How often do you hear that investment managers have failed to meet the expectation of their clients or, that they have failed to understand the clients' longer term needs?

Managers generally work in isolation, so that while they may deliver on their own investment mandate, they fail to understand the wider objectives of the clients' investment programme.

By using Knox Investment Consulting to co-ordinate and manage your investment programme, you will be taking a holistic view to managing your total wealth.

Whether it is working on a personal basis for you and your family, outsourcing the investment function of your family office or providing independent oversight to trustees, we focus on our client's needs.

Our advice is unbiased and impartial. We are asset class neutral and take an agnostic approach to asset allocation. Your objectives are our only concern.

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To learn more about our services and ways in which we can help you achieve your aims, please contact:

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