



Kellands NI team: Seated left to right: Jonathan Finlay (Finance Director), Julie McCrea (Admin Director) and Robert Forster (Managing Director). Back: Stanley Martin, Jonathan Brown, Kathy Paxton, Dorothy Friars, Wendy Brown, Trevor Reilly, Stephen Morrow, Laura Burns, Dawn Kelly, Adrian Murray, Sandra Bell, Richard Moore, David Adair, Timothy Wakefield and Aodh McGrath.

KELLANDS NI LTD WEALTH MANAGEMENT *MASTERACCOUNT*

Although Bob Dylan once sang, "The times they are a-changing..." Kellands Northern Ireland Ltd are aware that some things do not change, like providing quality customer service, building a business by establishing long-term relationships with clients, and offering high standards of specialist advice.

As the world of financial services continues to develop, clients are faced with a maze-like array of products ranging from savings to pensions, and investing in asset classes such as property, bonds and stocks and shares. Consequently, it is not easy to understand clearly where and how your money is invested, or whether the mix of those holdings actually suits your current financial objectives.

In response to such an ever-changing landscape, Kellands Northern Ireland Ltd has launched their Wealth Management MasterAccount in conjunction with the expertise of Tilney Asset Management - a leading investment manager. The service provides a single platform for all of a client's investments and assets, allowing Kellands Northern Ireland Ltd to give an up to date valuation of their holdings, and to ensure they are an exact match for the client objectives and risk profile.

The road to a Wealth Management MasterAccount consists of three steps. Firstly, Kellands NI Ltd will meet a client to assess their current financial situation, covering all relevant issues. Next, they

discuss the needs and objectives of the client and the investment risk involved. Finally, Kellands NI Ltd create a plan to meet these goals, including providing advice on the tax efficiency of those investments, thus confirming how innovative the Wealth Management MasterAccount really is.

The product allows the creation of a platform where assets are brought together and evaluated in a single report. Everything a client owns is taken into account, from home to pensions and savings including cash, personal shares, National Savings, and alternative investments. This gives a very clear appraisal of their financial position and that their investment strategy is designed to meet their personal needs and circumstances. What's more, a twice-yearly report is issued to keep clients abreast of the progress of their MasterAccount.

The investment management service from Tilney involves close contact with Kellands in order to build a portfolio meeting the specific needs of a client and then to manage such using a wide range of asset classes. Tilney have access to products and asset classes often not open to a general investor, at costs which have been specially agreed due to their size. This is a discretionary service, which allows them to act quickly on a client's behalf - aiming to increase returns without unnecessary exposure to investment risk.

For the clients of Kellands NI Ltd the benefits of the Wealth Management MasterAccount are clear. Here is a service to manage and analyse all of a client's assets in one place, yet offering a bespoke portfolio to meet their expressed needs and risk profile. A service with access to international investment research and expertise. A service with a gateway to all asset classes from the complete range of investment channels. A service with a financial planning strategy that blends investment objectives with portfolio performance. But most importantly, a service which can result in far-reaching improvements in wealth management.

Please note that whatever level of risk you specify all investments carry some risks, the value may fall as well as increase, and you may not always recover the full amount invested.

Kellands (Northern Ireland) Ltd wants to do business based on the principles set out at the head of this feature. The opportunity and indeed the challenge, is for you to see yourself.

**Kellands (Northern Ireland) Ltd.
212-218 Upper Newtownards Road,
Belfast BT4 3ET.
Tel: 028 9029 3131.
Fax: 028 9029 3130.
Email: ni@kelland.co.uk
ndsnigroup.co.uk**