

Investment Manager Profiles



This is a summary only. If you have any questions or would like advice on your personal situation, please contact us.

We recommend investment managers based on our initial and ongoing detailed research and due diligence. Below are summary profiles of the main investment managers we recommend.

A J Bell Investments

A J Bell Investments comprises a team with more than a hundred years' experience in managing funds and building sophisticated investment management solutions.

It launched its passive-only MPS in August 2016 and this range are mapped to a range of risk profiles, designed to provide a cost effective, long term, multi asset approach. The portfolios are rebalanced quarterly, so often enough to maintain the level of risk appropriate for that portfolio, but not so often that the unnecessary costs impact on growth.

The investment management charge is just 0.15% pa, which is lower than many of their peers, in some cases, half, and this cost is kept to a minimum, as they do not have the legacy systems and overheads you find with some longer established investment managers.

Our experience has been that clients have achieved outperformance in adverse market conditions.

[Client Home | AJ Bell Investcentre](#)

Baillie Gifford

Established over 100 years ago, the fund manager still retains its aim of seeking superior, long term investment returns. The company is wholly owned by 51 partners, all of whom are employed by the firm. Their growth has been organic, without mergers or acquisitions.

Currently, they manage £197.8bn for their clients, in Australia, Singapore, Hong Kong, China, Thailand, Korea, the Middle East, South Africa, as well as North America and the UK.

The result is a successful business that continues to grow organically. They now manage and advise £336bn (as at December 2021) in specialist equity, fixed income and multi-asset portfolios for a global client base.

<https://www.bailliegifford.com/>

Brewin Dolphin

Brewin Dolphin was founded in 1762 and is one of the UK's leading wealth managers, with offices all over the UK, the Channel Islands and the Republic of Ireland.

In September 2022, Brewin Dolphin was acquired by RBC Wealth Management, where it is managed as a subsidiary and stand-alone division of RBC Wealth Management (Jersey) Holdings Ltd. This brings together two brands with aligned values, financial expertise and a shared culture of providing outstanding client service.

Their award-winning Managed Portfolio Service launched in 2008 and has more than £3bn of assets under management. The portfolios are tactically adjusted each month to reflect their Investment Committee's view on the most appropriate mix of assets to hold for a given investment objective and key changes in the market.

<https://www.brewin.co.uk/>

Brooks Macdonald

Brooks Macdonald Group is an independent company that specialises in providing investment management services in the UK and internationally. The group was founded in 1991 and now manages funds of £17.6 billion (as at January 2024). It has thirteen offices across the UK and in the Channel Islands. Collectively they endeavour to create solutions that will consistently meet clients' needs in an increasingly complex and ever-changing world.

Their investment philosophy is founded on three key principles:

- Utilise a proven active investment process – combining approaches allows them to identify the best investments amid the ever-changing investment environment, proven to add value.
- Integrate effective risk management – not only seeking to produce strong risk related returns but limit the potential for losses.
- Maintain a portfolio focus – granting their individual investment managers a level of discretion in managing clients' portfolios.

Their managed portfolios are risk managed, to ensure that adequate diversification is achieved via a range of asset classes, designed to identify the best investments that can outperform benchmarks and add value to investors.

Their sustainable Advance strategy invests in funds which provide investment exposure to business that:

- Provide direct solutions through the products and services, to the sustainability challenges that the world is facing.
- Take ownership of their environmental and social footprint and are proactively increasing the positive impacts and minimising any negative impacts through evolving business policies and practices.

<https://www.brooksmacdonald.com/>

LGT Wealth Management

LGT Wealth Management was founded in 2008, when UBS private banker, David Scott led a walk out by 50 London based colleagues.

LGT Wealth Management is part of the international private bank and asset manager, LGT Group, the world's largest private banking and asset management group and owned by the Princely Family of Liechtenstein.

The group manages £316 billion of client assets (as at end December 2023), by over 5,600 employees, in 25 locations, worldwide. It manages £30 billion in the UK with 7 offices and over 600 staff (as at 29 February 2024).

LGT provides a successful series of model portfolios diversified and invested across a range of asset classes and differing fund management groups and which has attracted over £6 billion of investment.

<https://www.lgtwm.com/>

Royal London Asset Management

Royal London Asset Management is one of the UK's leading fund management companies, managing assets on behalf of a wide range of clients.

Their experienced team of investment specialists manages around £162.3 billion of assets (as at 31 December 2023, subject to rounding), investing across all major asset classes. Their funds are aimed at meeting a broad range of investor needs, in addition they provide bespoke solutions to meet specific objectives.

Royal London Asset Management was established in 1988 and is a wholly owned and central part of the Royal London Group. Since inception they have built a reputation as an innovative, high performing fund manager. Their track record and exceptional client service have been recognised with a number of awards.

RLAM has over 25 years' experience running sustainable funds. They offer a suite of sustainable funds, each of which works to a specified risk/return mandate to target the best possible returns within the agreed level of risk while also meeting sustainable investment criteria.

<https://www.rlam.co.uk/>

Summary Guide

Sarasin

For over 35 years, investors have trusted Sarasin to manage their money, currently around £18.8bn (as at 31st December 2023).

Their approach to investment is underpinned by sustainability, because they believe that investment has the power to growth and protect wealth in a way to benefit society. They assess every stock from an environmental, social and governance perspective.

They are signatories to the UN's Principles for Responsible Investment and have been recognised for the quality of their approach to stewardship, which is integrated into their investment process.

<https://sarasinandpartners.com/>

Vanguard

Vanguard is one of the world's largest investment management companies. As at 28 February 2023, Vanguard managed \$7.5 trillion in global assets. The firm, headquartered in Valley Forge, Pennsylvania, offers 418 funds to its more than 30 million investors worldwide.

Vanguard was established by John Bogle in 1975 and is owned by its investors. This means that instead of paying dividends to shareholders, the profits are redirected to the investors, by lowering the fees that apply.

Vanguard's LifeStrategy fund range invests in passively managed funds such as trackers and exchange-traded funds. These are low-cost investments as there is no underlying active fund manager to pay for. Therefore, offering a way of reducing cost, maintaining a specific level of risk, while still benefitting from ongoing risk management and rebalancing.

<https://www.vanguardinvestor.co.uk/>

Important information



This document is for information only and is based on our understanding of current legislation, which may change in the future. It does not constitute individual financial planning advice. The value of investments can fall as well as rise and is not guaranteed.

If you have any questions or would like advice on your personal situation, please contact us on 01225 613444 or email info@baileycokfp.co.uk.

Bailey Cook Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority (reference number 823706). Registered office First Floor, 6 Gay St, Bath, BA1 2PH. (company number 11343982). www.baileycokfp.co.uk. April 2024.