

Investments

Are you getting the service you need?

Passive advice

Typically, some advisers will be passive in the way they structure your investments. Usually a platform will be used and a handful of underlying fund choices made at the outset, which normally tie you in for 4-5 years to cover the commissions they receive. This can lead to high penalties if you want to cash in early. These initial choices may not be changed despite changes in your personal circumstances or market fundamentals and if they are changed you begin the same cycle of commission, tie in and penalties. This can lead to lack of diversity, high volatility and an inability to keep up with changes in investment market cycles and your personal circumstances. Commission driven investments can also lead to organisations focusing on new business and not servicing existing clients or providing ongoing advice.

Finally, commission may often not be disclosed so are you fully aware of what you are paying to the adviser? Does this sound familiar to advice you have received to date and what is the alternative?

AIMS advice provide an Active Investment Management Service

We provide a full fact finding and risk profiling service and then choose discretionary investment managers to provide an active investment service in line with your personal needs. These international investment experts ensure investors benefit from day-to-day active asset management and exposure to all asset classes. They take a pragmatic approach to investing. Tactical adjustments are based on strong risk disciplines and assessment of likely market returns. With our ongoing support we ensure you remain within the best investment strategy for your personal needs.

As we charge fees, you can be confident we choose the best product for your needs rather than being influenced by the commission levels. Initial and ongoing fees allow for unbiased long term ongoing advice with no penalties if your circumstances change and you need to withdraw money.



AIMS offers;

- Fully disclosed fees and NOT hidden commissions and charges
- Qualified experts, NOT unqualified inexperienced advisers
- No hidden penalties, NOT large surrender penalties due to high commissions

Contact us today for a review as we bring UK standards to Thailand.

A handwritten signature in black ink, appearing to read "Paul Wyatt".

Paul Wyatt
Managing Director