



Our Process

We regularly monitor the funds within our portfolios looking specifically at risk, returns and independent ratings. Our investment committee and research team use a highly sophisticated range of analytical tools to ensure that the portfolios continue to be suitable.



Web Solutions

The providers we use to access our model portfolios all have client web access which will allow you to monitor your portfolio online.



eTrading

Our electronic trading systems allow us to rebalance your portfolios after each review discussion with you, and remove/replace any funds with ease with your confirmation.



For more information about our services, please contact us on **0845 643 4564**.

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www.fcfp.co.uk



Francis Clark Financial Planning is a trading style for Francis Clark Financial Planning Ltd.



Francis Clark

FINANCIAL PLANNING



Strategic Portfolios

Diverse
Multi-Asset
Portfolios

Our Investment Management Philosophy

Strategically Managed Multi-Asset Investing

Adopting a strategic multi-asset approach with your investment offers benefits such as diversification, a broad fund range, tax efficiency and cost effectiveness. Our range of model portfolios which we select on an advisory basis provides an investment approach that brings you expert external fund management, a diverse range of assets, a closely controlled risk environment and a portfolio for each risk classification.

At Francis Clark Financial Planning we believe that the secret to successful investing is having a well-diversified portfolio that matches the amount of risk you are willing to take, our model portfolios provide you with an approach that adopts this philosophy. No single investment style can prevail over time and that is why we have created portfolios that can adapt and evolve depending on market conditions.

The managers we select blend a range of assets that fit with the risk tolerances agreed with our clients' beforehand. We have regular contact with the managers of these funds and we take great care in vetting their processes and investment approach before they warrant our selection. Our clients' can be sure that their investments are in the hands of the experts and that we are keeping a watch over their investment progress and control of risk.

Benefits of Multi-Asset Investing

Reducing investment risk is a clear advantage of multi-asset investing

The key to multi-asset investing is diversification, this means spreading investments across a range of assets. Reducing investment risk is a clear advantage of multi-asset investing and this approach has been shown to reduce the volatility of investment returns.

The coloured asset chart shows just how inconsistent the returns from the main asset classes have been in recent years, therefore having a spread of the different asset classes will help to smooth returns.

The top performing asset class today will not necessarily be the top performing asset class tomorrow. By using a range of strategically managed funds the managers we have chosen will blend a range of asset classes that fit with the risk profile of the portfolio.

The line chart illustrates the past performance of three of our model portfolios during times of significant volatility in the market place, the FTSE All Share has been used as a comparison. The data provided is net of fund expenses.

Important information

Past performance is not a guide to future returns and the value of investments and income from them may go down as well as up and an investor may not get back the amount invested.

No responsibility can be accepted for any action taken as a result of information contained in this brochure. We therefore strongly recommend that no action should be taken before obtaining detailed professional advice.

Portfolios Available:

Defensive | Cautious | Cautious to Moderate | Moderate |
Moderate to Adventurous | Adventurous | Income | Income & Growth

Asset Performance:

Rank % Annual Return	2011	2010	2009	2008	2007	2006	2005	2004
1	Gilts 15.57	Pacific ex Japan 23.88	Emg Mkts 58.93	Hedge 15.96	Pacific ex Japan 37.15	Europe ex UK 20.33	Emg Mkts 49.86	Emg Mkts 17.07
2	Property 4.61	Emg Mkts 22.61	HY Bonds 57.27	Gilts 12.81	Emg Mkts 37.04	Pacific ex Japan 17.15	Commodities 40.41	Property 16.3
3	HY Bonds 3.39	US 17.97	Pacific ex Japan 55.54	Corp Bonds 4.98	Commodities 30.44	UK 16.75	Japan 36.16	HY Bonds 15.36
4	Corp Bonds 1.7	Hedge 17.95	UK 30.12	Cash 3.81	Europe ex UK 16.4	Emg Mkts 15.94	Pacific ex Japan 35.46	Pacific ex Japan 15.19
5	Cash 0.4	HY Bonds 15.71	Europe ex UK 21.76	Japan -1.25	Hedge 14.86	Property 11.95	Europe ex UK 25.35	Europe ex UK 14.11
6	US -0.33	Corp Bonds 15.31	Corp Bonds 16.38	US -13.39	World ex UK 7.2	HY Bonds 11.76	World ex UK 22.44	UK 12.84
7	Commodities -0.44	World ex UK 15.28	World ex UK 15.73	World ex UK -17.92	UK 5.32	World ex UK 5.32	UK 22.04	Commodities 9.35
8	UK -3.46	Japan 14.83	US 11.78	Property -18.84	Gilts 5.27	Cash 3.59	Hedge 19.9	World ex UK 6.97
9	World ex UK -4.84	UK 14.51	Hedge 6.78	Commodities -25.91	Cash 3.88	Hedge 2.09	Corp Bonds 17.72	Japan 6.7
10	Hedge -11.25	Commodities 12.45	Japan 3.2	Europe ex UK -25.94	US 3.14	US 0.99	Property 16.98	Gilts 6.6
11	Japan -12.22	Property 10.82	Property 3.07	HY Bonds -26.9	HY Bonds 2.39	Gilts 0.69	US 16.68	Hedge 6.33
12	Pacific ex Japan -14.84	Gilts 7.2	Commodities 1.04	UK -29.93	Corp Bonds -2.4	Corp Bonds -2.83	Gilts 7.93	Cash 3.63
13	Europe ex UK -15.01	Europe ex UK 6.57	Cash 0.89	Pacific ex Japan -33.05	Property -4.51	Japan -7.1	HY Bonds 7.17	Corp Bonds 3.02
14	Emg Mkts -17.82	Cash 0.4	Gilts -1.16	Emg Mkts -35.39	Japan -6.81	Commodities -25.52	Cash 3.85	US 2.76

Source: Financial Express Analytics, 13/01/2012

Performance during testing times:

Total Return Bid-Bid line chart since 01 Oct 2007 (start of data)

