

# Just how good are your investments?

It's a question we always ask any new client who already has an investment and/or pension portfolio. The answer at present, based on the improvement of the markets from March 2020, is: "it's actually doing pretty good thanks."

**H**ERE at Jones & Co, 'pretty good' can mean many things – good, poor or really poor – when you compare this in relative terms against the correct benchmarks. So, 'pretty good' may actually be 'pretty bad'. We approach our analysis with an open mind and qualify a fund, or funds merit, with fact. If your fund or funds haven't performed well, we will prove it. Here's how.

## A second opinion on your investments

Getting a second opinion is something many of us wouldn't hesitate to do in various aspects of our lives. And, as we start a new year, we recommend getting a second opinion on your portfolio. We are registered users of the Financial Express platform, an independent analytical tool that enables advisors to carry out detailed analysis and bespoke construction of client portfolios. Mark Jones is also a certified accredited user of Financial Express, which has been achieved by taking an appropriate exam. This means Mark holds an advanced understanding of fund analysis and how to use the tool to its full potential.



Having access to Financial Express offers numerous benefits, not least because it takes out the guesswork. It enables us to present a document that substantiates and gives you, our client,



the facts. You don't just have to take our word for it, it's there in black and white.

## Put your portfolio to the test, for free

Put us to the test with a free analysis. Take a look at your portfolio right now. Chances are, despite the world turning upside down in 2020, it has delivered a positive return over the last 12 months. If it hasn't, that's even more reason to review the quality. You may have received a positive increase, which is absolutely great. The question once more is, how great? And how positive?. Let us test your portfolio using Financial Express and compare like-for-like funds at the same level of risk.

## It's science, not opinion

As well as utilising Financial Express, it's our job to comprehend the risk you have taken, or are willing to take, to get the returns you want. We can do this by studying the asset allocation of the overall investment and review efficient frontier charts to enable us to comment on if you have been rewarded with the right return for the risks you are exposed to. We will explain in detail about asset classes, correlation of funds, take your social and ethical preferences into account. We can provide answers and, more importantly, we can substantiate them. It's science, not opinion.

Only last week, we ran an analysis for an individual who had two separate pensions. One large pension which was

in the client's own words was "doing fantastic" and a smaller one that "might be worth moving to something else." We looked at both pensions and, based on the risk versus return analysis the performance of both came out below the comparable benchmark. Furthermore, it was in fact the smaller pension that had performed better on the risk v. return spectrum, simply because the level of risk exposed to was much lower. We subsequently suggested an alternative solution based on my Financial Express analysis and the individual was delighted.

Change is inevitable. So, why not start 2021 with a change and let us analyse your current investments, free of charge, and see what changes could be made for the better? There's nothing to lose either way, whether you believe your portfolio is doing great or not so great. There's never been a more imperative time to evaluate your investments.

We're pleased to say that all of our team of financial planners are licensed users of Financial Express and will be available to offer this free service. **MJ** ■

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Risk warnings: Investments go up or down in value and on encashment you could potentially get back less than originally invested. The contents of this article are for information only and do not constitute financial advice. Always seek professional guidance when investing in risk-based investments.

The analysis service is free from charge. If a recommendation is required any cost applicable will be discussed up front so that you can decide if you wish to proceed. We will not make a recommendation unless we have justification that we may be able to offer a better solution to you.