

## Portfolio Performance Optimiser<sup>™</sup>

**People accumulate investments in a lot of different ways; inside their pensions, for example, or in an ISA, or maybe a direct holding of shares. Often, these have been entered into over long periods of time and have been rarely, if ever, reviewed since they were first purchased.**

Your investment portfolio (be it pension, ISA or whatever, it's still an investment) has a certain inherent level of risk, which has caused the value of your portfolio to rise and fall as markets have ebbed and flowed over the time you have owned it.

The Navigator **Portfolio Performance Optimiser<sup>™</sup>** is a two-part service designed to help you work out if you have been enjoying the level of return commensurate with the risk you have been exposed to and, if not, to rectify that situation.

### Part 1

The **Portfolio Performance Optimiser<sup>™</sup>** will work out the level of volatility in your investments. This will be the level of risk that you have personally experienced, not a notional figure from a performance database.

We also calculate the actual return you have enjoyed and then compare this with the market returns to see how efficient your portfolio has been for you.

### Part 2

If the portfolio is not very efficient, there are many reasons why this may be so: the costs of the investments may be too high; perhaps you have been exposed to too much risk and have felt unable to continue with a losing strategy.

The second part of the **Portfolio Performance Optimiser<sup>™</sup>** will help you understand what level of risk you should be taking, will calculate the costs in the portfolio (including hidden ones, such as portfolio turnover costs) and – if appropriate – suggest a portfolio that will deliver a better investment experience for you.

**No-one can guarantee better performance but the Navigator Portfolio Performance Optimiser<sup>™</sup> will tell you whether your existing portfolio has been delivering investment returns in line with the risk you have been exposed to and, if not, give you the information necessary to make a decision as to what to do about it.**

Call us now on 028 3085 1199 or email [david@navigatorFP.com](mailto:david@navigatorFP.com) for further details

### Navigator Financial Planning

3b Milltown Hill, Warrenpoint, Newry, Co Down BT34 3QY

T: 028 3085 1199 E: [david@navigatorFP.com](mailto:david@navigatorFP.com)

Navigator Financial Planning Ltd is an Appointed Representative of Financial Ltd which is Authorised and Regulated by the Financial Services Authority.