

A guide for trustees

Our Bespoke Investment Management Service







Investment management with a clear outlook

Trustees rely on us to manage, protect and grow the wealth held inside a variety of different types of trusts.

We believe clarity is the key to making confident financial decisions - it's why our investment management services are bespoke, research driven, and led by specialists who typically have decades of experience managing client portfolios.

Investing in the future

With long-term performance in mind, we set out to develop enduring relationships with the clients we serve and the professional advisers we partner with, relationships built around client ambitions and clear objectives. It's all about working together to understand client needs – where they stand today and what they hope for in the future. With that knowledge we develop considered strategies and build portfolios designed to provide confidence and a degree of certainty.

Our investment managers work in partnership with trustees to consider the bigger picture and, where necessary, involve beneficiaries to provide counsel on matters beyond portfolio management – always with financial security in mind.

Why us?

We specialise in helping trustees achieve their outcomes no matter the situation. We aim to optimise trust returns while minimising risk across economic cycles and protecting trust assets from rising inflation.

We do this by:

- Aiming to deliver real returns above inflation
- Aiming to prevent permanent capital loss
- Controlling downside volatility
- Containing costs
- Maintaining a long-term investment perspective

Drawing on extensive market access, our multi-asset class portfolios offer diversification and a robust foundation for your trust's investments.

We take an active approach to managing trusts' investments, which will always be underpinned by our global research capabilities, so we can navigate markets effectively.

We understand that one size does not fit all, so we tailor our approach according to the trust's risk tolerance and investment objectives.

Our flexible, adaptable approach ensures we can always meet a trust's financial objectives, while accommodating any changes in circumstances.



Our service, tailored for trustees

Our service follows a robust and transparent process designed for the long term.

Initial consultation and needs analysis

We conduct an in-depth discussion to understand the trust's objectives, beneficiaries' needs, risk tolerance, liquidity requirements and any specific provisions within the trust deed.

Risk profiling and asset allocation

Based on our analysis, we determine an appropriate risk profile with the trustees and construct a strategic asset allocation plan designed to meet the trust's objectives while considering the suitability and diversification requirements that apply to trusts.

Portfolio construction

We build a diversified discretionary portfolio, selecting high-quality investments across various asset classes, always with an eye on long-term growth and capital preservation.

**Ongoing monitoring and management**

Our investment team continuously monitors market conditions, economic trends and individual investment performance. We make proactive adjustments to the portfolio as needed, ensuring it remains aligned with the trust's objectives and the requirements under the Trustee Act 2000.

Comprehensive reporting

Trustees receive regular, clear reports detailing portfolio performance, asset allocation, transactions and a commentary on market conditions. We are always available for review meetings.

Prudent stewardship

Understanding your responsibilities

As a trustee, your responsibilities are significant and your decisions far-reaching. You are entrusted with the careful management of assets for the benefit of current and future beneficiaries. At TrinityBridge we understand the unique challenges and statutory duties you face.

Our Bespoke Investment Service provides you with expert discretionary investment management that prioritises prudence, performance, and peace of mind, aligning with your obligations under the Trustee Act 2000 (the 'Act').

The Trustee Act 2000 – Your guiding principle

We help you navigate the Act's core requirements, specifically addressing:

The general power of investment

We provide a framework for investing as if you were an absolute beneficial owner, while always adhering to the specific terms of your trust deed.

The standard investment criteria

Our portfolios are constructed with these criteria firmly in mind.

The Duty of Care

Our professional approach helps you meet your duty to exercise such care and skill as is reasonable in the circumstances.

Our approach to strategic alignment

The Trustee Act 2000 mandates that trustees, when exercising their general power of investment, must have regard to two crucial criteria:

1. Suitability

Trustees must consider whether an investment is suitable for the trust, taking into account its objectives, the beneficiaries' needs and the level of risk that is appropriate.

Our Approach to criteria 1

We begin with a comprehensive understanding of your trust deed, the beneficiaries' needs (present and future), the trust's time horizon and any specific ethical, tax, social or other unique considerations. We then tailor a discretionary portfolio that is suitable, considering liquidity requirements and income needs.

2. Diversification

Trustees must consider the need to diversify investments to spread risk and potentially enhance returns. Diversification should be appropriate for the trust's circumstances, and trustees should take advice on diversification where necessary.

Our Approach to criteria 2

Our discretionary portfolios are inherently diversified across asset classes (equities, fixed income, alternatives), geographies and sectors. This helps mitigate risk and enhance long-term stability, ensuring your trust assets are not overly exposed to any single investment or market segment.



Duty of Care

Section 1 of the Trustee Act 2000 outlines the “Duty of Care”. This requires a trustee to exercise such care and skill as is reasonable in the circumstances, having regard in particular to the following:

(a) “to any special knowledge or experience that he has or holds himself out as having, and

(b) if he acts as trustee in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.”

How we help you uphold the Duty of Care

Professional expertise

By delegating investment management to TrinityBridge you are engaging a team of experienced investment professionals who act in the course of business, possessing the “special knowledge and experience” expected.

Robust investment process

Our rigorous research, due diligence and ongoing monitoring processes ensure that investment decisions are well- informed, justifiable and regularly reviewed.

Regular reporting

We provide clear, concise and regular reports on portfolio performance, asset allocation and market commentary, enabling trustees to stay informed and demonstrate their adherence to the Duty of Care.



Why partner with us?

Experience with Trust Law

Our team understands the nuances of the Trustee Act 2000 and its implications for investment management.

Tailored solutions

We do not believe that one-size-fits-all. Every portfolio is uniquely crafted to your trust's specific needs.

Transparent and clear communication

We believe in open and honest communication, providing trustees with regular, easy-to-understand reports and direct access to our investment managers.

Proactive risk management

Our focus on diversification and careful asset selection helps mitigate risk while aiming for sustainable growth.

Long-term partnership

We aim to be trustees' valued partner for generations, safeguarding your trust's assets for its intended beneficiaries.

CGT planning

We can provide tailored strategies for managing CGT with options for trustees to limit CGT to a specified amount each year to help with tax and cashflow planning.

Payments to HMRC

We are willing and able to make payments to HMRC directly where instructed. We can also make payments to other third parties in certain circumstances.

Legal Entity Identifier

We apply for the LEI free of charge where needed.

Dedicated client service

Trustees will have a dedicated point of contact who understands the trust and its specific requirements.

Investment Policy Statements

We will assist in drafting your Investment Policy Statements where required and can provide draft templates.

Annual tax packs

Produced in a clear, concise and timely fashion.

Administration

We will deal with the vast majority of administration when opening an account - we just need the trustees to provide the information.

Portfolio analysis

We can provide free, fact-based portfolio critiques for any existing trust clients where a third party review would be worthwhile.

Mutual client summary

We can provide a single document providing a summary of all mutual clients for review meetings and on an ad-hoc basis.

Benchmarks

We can quote performance against the trustees' preferred benchmarks – commonly these might be ARC (Asset Risk Consultants), STEP MPI or FTSE Private Investor.

Professional affiliations

We have been proud supporters and sponsors of STEP in local regions, and TACT (The Association of Corporate Trustees).

Meet your local team

As well as your primary point of contact, you will have access to a dedicated team of experts.



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We would be delighted to talk

If you would like further information or to arrange an initial meeting, please get in touch.

For more details about TrinityBridge, our offices, and our people, please visit **trinitybridge.com**

Please be aware that no investment, or investment strategy, is without risk. The value of investments can fall as well as rise and you may get back less than you invested.

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