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Portfolio review

Even the best-planned portfolios need to be reviewed regularly

It goes without saying that everyone should take some time to review their portfolios every once in a while. The only constant in life is change – and chances are your life has changed since you last reviewed your investment portfolio.



BEST-PLANNED PORTFOLIOS

Do you know if you are still on track to reach your goals? Or if your money is working as hard for you as it could be? Even the best-planned portfolios need to be reviewed regularly. Markets go up and down, tax rules change, and your personal financial needs and goals shift – perhaps you are nearing retirement, your income has changed or you have recently received a lump sum to invest.

As financial markets are constantly on the move, over time the asset allocation of your portfolio will change, as could the level of risk you are taking. A regular check provides the opportunity to realign your investments with your investment objectives, and rebalancing your portfolio will ensure that your needs, goals and risk appetite are aligned to meet your short- and long-term financial goals.

LIFE CHANGES

Have any life changes occurred during the past 12 months? Have you married or remarried, had a child, started a new job or retired? Has there been a divorce or a child nearing university age? If so, you may need to make some changes to your plans and your investment portfolio.

PORTFOLIO MIX

It doesn't take a significant amount of time for you to see the effects of differing levels of performance across different assets. If equities have a good year, but property and/or cash are under pressure, your carefully balanced approach to risk can quickly move out of line.

It is therefore sensible to make sure you review those allocations on a regular basis – and unless you have a significant amount of money, annually is generally considered sensible. This doesn't have to be a lengthy process – you just need to make sure your objectives are still in sight and the underlying risk levels remain acceptable.

Your review might therefore include making any necessary changes:

- Checking your current valuations and resulting asset allocation
- Rebalancing of funds to realign your risk levels
- Considering an increase in contributions to maximise use of new limits, account for salary reviews or any bonuses received

- Considering changes in legislation, such as the Pension Freedoms, which could impact on your choice of tax-efficient products
- A review of your Will and list of nominated beneficiaries

WANT TO FIND OUT MORE?

To afford the lifestyle we want, we need to do something about it today. As the saying goes, luck is what happens when preparation meets opportunity. It's never too early to start saving and investing in order to plan for the future you want for you and your family. To discuss your particular requirements, please contact us – we look forward to hearing from you.

Information is based on our current understanding of taxation legislation and regulations. Any levels and bases of, and reliefs from, taxation are subject to change. Tax treatment is based on individual circumstances and may be subject to change in the future. Although endeavours have been made to provide accurate and timely information, we cannot guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough review of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions.