

THE CONFIDENCE TO INVEST AGAIN



The last few years have been turbulent both for Investors and Brokers. Brokers spent many unpaid hours reassuring investors and convincing them to stay invested - many investors could not and inevitably cashed-in or switched into more secure funds before the market recovery took hold resulting in market losses being crystalised.

As deposit rates fall, clients now need to invest in growth assets again, but this time, as an industry, we need to learn from our mistakes and ensure that:

- Clients are scientifically risk rated and understand both their risk appetite and the risk parameters of their investment.
- Investments are managed to that risk parameter and avoid drift.
- Investment Managers manage every tiny aspect of their investment to dampen down volatility where it doesn't have a major impact on expected returns.
- Clients simply do not experience major market falls.
- Clients get value for money and that all charges are clearly outlined.

For many clients, the reality is that the journey is as important as the destination. Therefore, to ensure that investors remain invested and stay on their investment journey thus experiencing better returns, it is important that they understand their investment, that it remains suited to their needs and that the journey is as smooth as possible by minimising their exposure to any major stock market shocks.

It has taken us a number of years to develop a comprehensive, robust and effective client proposition with both MAPs and Broker 360. This innovative end-to-end solution will give both you and your clients the confidence to invest again knowing that the concerns outlined above are being met and managed.

I hope you agree and, as always, would be interested in your feedback.
Thank you for your continued support.

Tony Lawless
General Manager – Brokerage
Tony.lawless@irishlife.ie