Adviser support

At Cornelian we have a vision. A world in which clients are served by highly professional, well informed advisers with their investment needs and expectations met through a rigorous investment process delivering investment portfolios actively managed and designed for the clients' needs. Success is a satisfied client whose reasonable expectations have been met.

As a client walks out of the meeting with their adviser a number of expectations have been created and these set context within which the client will judge future performance. The biggest risk to advisers in the transaction is that the client is disappointed in the service or performance of the investment and that it does not match up to the expectations set.

There are many factors that may lead to the risk of disappointment but the biggest of these are the failure to align the investment solution to the clients' needs and ensure that this alignment remains in place.

Our objectives

A service that adds value to the adviser through delivery of:

- A streamlined process that can be applied across the client base or to segments of clients
- A reduction in compliance risk
- Time savings for the adviser to enable a focus on the broader strategic aspects of financial planning
- A level of information about the investment portfolio appropriate for the adviser and client
- Time savings by removing the requirement to rebalance the client's portfolio
- A reduction in the time and demands of investment research on the adviser.

About Cornelian

We are an independent company owned and controlled by our directors and employees. Our interests are therefore closely aligned with those of our clients. The majority of our investment managers have been recruited from institutional investment backgrounds and our goal is to bring institutional quality and investment rigour to bear on private client portfolios and funds. For over 12 years we have specialised in managing and running multi asset portfolios for clients. Our sole focus is on investment management and we do not offer financial planning services.

Who should use the Cornelian Service

The Cornelian Service is designed for advisers who wish to:

- Apply institutional quality investment selection and portfolio construction to client portfolios
- Have close alignment between their client's preferred risk level and the underlying investments
- Have a solution that can be applied across all clients and enable the adviser to deliver high quality service to any client irrespective of the size of their investments without compromising the investment solution and risk management
- Achieve consistency of approach across their business and advisers
- Ensure active management of the client's portfolio at asset class level and the underlying investments
- Have the option to use high quality reporting to support client communication
- Reduce their compliance risk and the work involved in researching investments
- Be fully informed of investment decisions and well briefed for client meetings.

What the Cornelian Service Offers

Risk or objective addressed	Solution
Investment and risk management	
Alignment with investment objectives and risk tolerance	A range of five risk managed portfolios designed to cater for needs of over 90% of clients.
Maintaining the alignment	Portfolios are actively managed with the objective of maintaining alignment with their appropriate risk level.
Ability to adjust to changing conditions	Asset allocation is regularly reviewed and adjusted if required. Portfolios are unconstrained. They do not use funds within specific sectors with the result that investment managers are free to reduce risk levels if required by market conditions.
Over reliance on one asset class	Solutions are multi asset and diversification to manage risk is a key element of the process.
Ease of use across adviser firm	
Can be used widely across client base	Risk managed portfolios cater for over 90% of adviser clients.
Achieves consistency across advisers	Solution fits into a clear process. Provided advisers are consistent in identification of client needs/requirements the Portfolios offer a range designed to align with clients' risk tolerance.
Treating clients fairly (different sizes)	An adviser may choose to offer different levels of service and 'add ons' for certain clients but we believe that the fundamentals of a rigorous investment process, diversification and risk management should apply equally irrespective of whether a client has £50,000 or £5,000,000 to invest.
Keeping the advisers informed	
Access to Investment Managers	Our Investment Management team are happy to support client meetings at point of sale (subject to a minimum investment of £500,000).
Training sessions	Cornelian Asset Managers will provide support for training sessions for Adviser firms who are introducing the proposition within the business. These would be available at the outset or on an ongoing basis.
Investment Seminars	We would be happy to discuss Investment Seminar topics with our IFA partners and deliver appropriate sessions either for staff or clients.
Annual Seminar	Cornelian Asset Managers hold an annual investment seminar to which you would be invited and if appropriate invite guests.
Support for client meetings/reporting	
Website	Cornelian have a website available for our IFA partners to enable the download of regularly updated information about the Risk Managed portfolios.
Monthly Reports	Reports for the five Risk Managed portfolios are produced on a monthly basis and contain all the appropriate investment information to support a discussion with your client on the performance of their portfolio.
Cornelian News	A quarterly newsletter is produced which gives information on Cornelian Asset Managers and our market outlook.
Phoneline/E-mail	We provide both a telephone and e-mail service for IFAs who need to contact us for any reason.
Regular updates	When appropriate, we shall send you any developments to the proposition and notification of any support updates.
Launch/marketing support	
Client presentation	Cornelian can work with the Financial Adviser to build an appropriate presentation to help explain the proposition to clients. Examples are available on request.
Client Brochure	Our brochure is designed for you to give your clients a clear and simple explanation of the Risk Managed Portfolio Service.
Example letters	Many of the firms working with us are keen to mail segments of their client base to introduce their investment proposition and example material is available.
Newsletters	Cornelian are happy to provide any appropriate articles for use with client communication, such as your regular newsletters.

Contact Us

For further information on the Investment Service Solution for financial advisers, please email adviser.support@cornelianam.com
Alternatively, please phone our Adviser Support Line: 0131 240 2770

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