



# INVEST WITH THE BEST

Head of Branch Investment Paul Gavaghan meets with *Sarah Varley* to explain how Raymond James Investments in Longridge are providing a truly bespoke service

**R**aymond James Investments build bespoke investment portfolios that meet clients' individual needs. As they have stockbroking capabilities, they can invest directly into company shares without having to invest in collective funds, which allows them to maintain high levels of transparency and remove layers of costs. It also enables them to tailor each portfolio to clients' specific needs, such as generating a high level of income without drawing on capital.

#### *What is unique about your investment process?*

It is our ability to draw on global resources but deliver them on a local level that makes us unique. A client once said to me, 'Basically you bring Wall Street to the high street!' Although this tickled me at the time, it does sum up the stockbroking element of our investment process.

We have an analyst team of four in Longridge constantly monitoring clients' portfolios and processing the latest research, from stock specific to macro-economic. Being part of Raymond James, our parent company, allows our team to tap into their huge resources, including world-leading research, state-of-the-art analytical systems and a team of more than 70 analysts working globally. This feeds all the way through to the bespoke portfolios we tailor specifically to each of our clients' needs here in the Ribble Valley.

#### *What are your investment values?*

We believe in investing in quality assets

long-term as part of a diverse portfolio, never chasing the latest fads. In the event of market crashes, if you are invested in quality companies you can hold onto the shares until they recover in price, whilst being paid handsomely through dividends.

In periods of volatility you can find long-term winners at a knockdown price – the real skill comes in identifying them and that is where having access to the finest research is key.

It is also vital to keep emotion out of decisions – human intuition is an investor's worst enemy. This is where most private investors slip up and can really benefit from professionally managed portfolios with a

solid, rules-based investment process such as ours.

#### *Is it a difficult time to invest given the uncertainty around?*

It is challenging but there's rarely a complete lack of political noise. It's important to maintain discipline and ensure investment portfolios are prepared for all eventualities. With the uncertainty of Brexit, investments must be well placed to deal with all circumstances. Many portfolios out there aren't currently properly prepared and I'd encourage anyone with doubt to come and see us for a second opinion.

#### *What are you currently investing in?*

No single investment is suitable for everyone, it depends on what the client is trying to achieve, and it is important to get exposure to lots of different themes and opportunities. One example is the rapidly growing electric car market. We are currently investing in a company that has the potential to completely revolutionise the battery market which could be huge given the snowballing demand. There are lots of exciting companies on our buy list at the moment as technology is moving on so quickly. ■

Get in touch to find out more



## RAYMOND JAMES®

Raymond James Investment Services Limited  
8 Berry Lane, Longridge PR3 3JA  
01772 780300  
info@rjwealthmanagement.co.uk  
www.rjwealthmanagement.co.uk