Discretionary Investment Management

USING THE PAST TO NAVIGATE THE FUTURE

"Investing should be more like watching paint dry or watching grass grow. If you want excitement, take $800 and go to Las Vegas"

Paul Samuelson, Nobel Prize Winning Economist

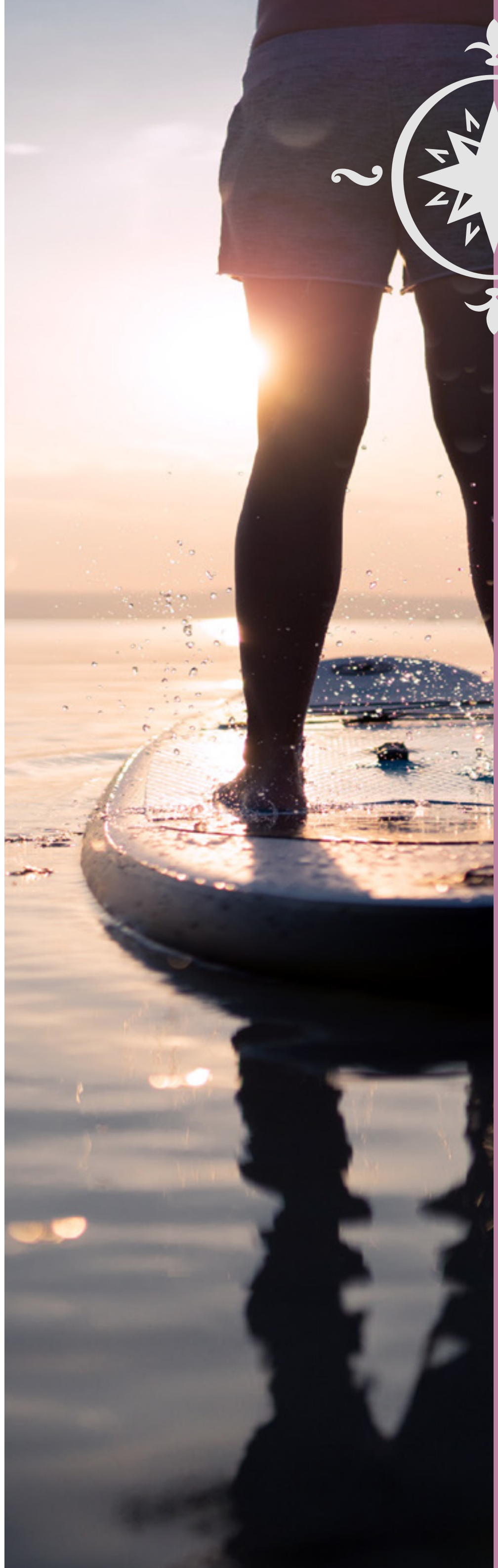
Welcome to Thorntons Investments

Discretionary Investment Management

At Thorntons Investments, we pride ourselves on offering truly bespoke discretionary portfolios, tailored to meet the unique needs and circumstances of our clients.

Unlike many of our larger peers, your named contact is the same dedicated individual making the investment decisions and monitoring your portfolio, offering both transparency and accountability.

Investment decisions are not being taken from a central location and pushed out to regional hubs, but are made by the team, based in Dundee and Edinburgh.



Why Thorntons Investments?

Tailored Solutions

Every client is unique, and so is our approach. We take the time to understand your specific needs and craft the right investment strategy.

Experienced Professionals

With over 60 years of collective experience managing discretionary portfolios, our team brings considerable expertise to the table, ensuring your wealth is in capable hands.

Transparent Communication

Your client investment manager is your contact, and we believe in maintaining open lines of communication. You'll receive regular updates and have direct access to us.

Commitment to Excellence

You are not just a number, and our personal service and dedication to excellence has earned us the trust and loyalty of our clients over many years.

Our Services

Personalised Portfolio Management

Our team of experienced client investment managers will create and manage a diversified portfolio that aligns with your financial objectives and risk tolerance.

Wealth Preservation & Growth

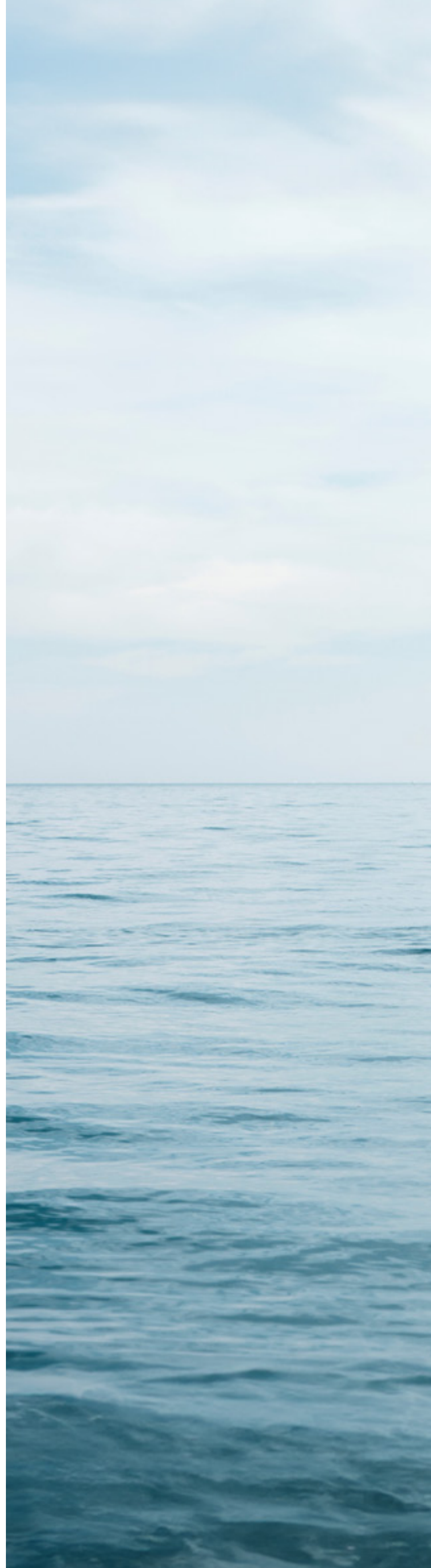
We employ strategic asset allocation and risk management techniques to protect and grow your wealth over the long term.

Tax Efficient Investing

Optimise your investments for tax efficiency, maximising your returns whilst minimising tax liabilities.

Holistic Wealth Management

Working alongside our financial planning contacts, or your trusted advisers, to create a fully formed wealth and lifestyle solution.



Our Process

Step 1:
Discovery Meeting

We begin with a comprehensive discussion to understand your financial goals, risk tolerance, and any investment preferences.

Step 2:
Personal Strategy

We create a tailored investment strategy, designed to meet your unique needs and objectives.

Step 3:
Implementation & Management

We implement the strategy, continuously monitor your portfolio, and adjust when required or when an investment opportunity presents itself.

Step 4:
Ongoing Support & Review

Regular reviews and updates ensure your portfolio remains aligned with your goals and adapts to changing market conditions.

How We Invest

Asset Allocation

Long-term Strategic Asset Allocation forms the bedrock of any good investment strategy. If we have done our job correctly, this should not change significantly over a five-to-ten-year period. However, this does not mean that we do not make short-term tactical changes.

Stock Selection

Using a combination of in-house research, and third-party resources, we are not limited in the investment options available to us. From direct equities to alternative investments, fixed income to infrastructure, there are no areas we cannot research or consider.

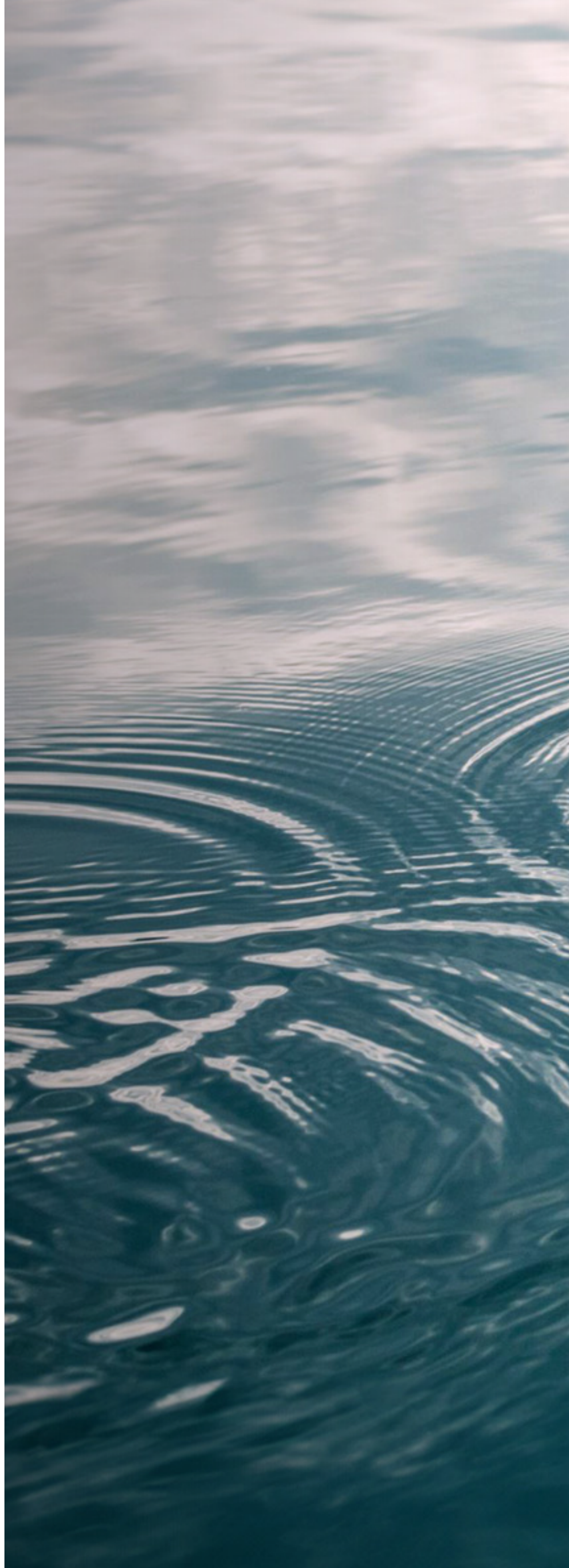
When done effectively, stock selection can significantly enhance portfolio performance, manage risks, and align investments with the investor's specific goals and preferences. Whether for growth, income, capital preservation, or exploiting market opportunities, thoughtful stock selection is essential for successful portfolio management.

Diversification

Good management does not always mean picking the winners. Sometimes it is as much about avoiding losers.

Think of diversification as placing an each-way bet rather than always betting on-the-nose. Diversification can:

- Reduce Risk
- Enhance Returns
- Smooth Volatility
- Provide Investor Comfort



Contact

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