

Risk vs Reward



By Bernadette Crawley,
Senior Dealer at Ramsey
Crookall & Co



‘For over 65 years we have had the privilege of managing portfolios on behalf of investors in the Isle of Man and across the world’

Investment is about finding a balance between risk and reward. The path to realising what is right for us as individuals, for our families and for our future can be a difficult one to take alone. There are so many options and so many financial institutions vying for our attention.

Trust is the key. If I am to commit my money, hard earned and won by my endeavour to an Investment manager I know I will have to have a level of trust so complete that I can rest easy in the knowledge that my affairs will be handled with the utmost professionalism.

It is in this regard that Ramsey Crookall stands out from the crowd. For over 65 years we have had the privilege of managing portfolios on behalf of investors in the Isle of Man and all across the world. We also provide an award winning execution only dealing service, a global custody service, nominee facilities, client cash deposits and foreign exchange.

We have received recognition in the form of awards for Wealth Manager of the Year 2012 and our chairman, Neal Crookall, won the

prestigious City of London lifetime achievement award in 2013. These awards are unique in that the winners in each category are determined by the investors themselves. We work hard for our client's, our success is their success and we strive to provide a quality service to meet their specific needs.

At this time the average saver is currently earning a negative real return on their deposit monies and there is no way to predict when deposit rates will reach levels that can keep pace with inflation. Many, who historically looked to their saving accounts for a return on cash are rethinking and having to find new strategies. Logically an increased return equates to an increase in the level of risk. Sitting idly and allowing ones wealth to depreciate is a less than appetising approach and unless someone is utterly and completely risk averse it may be considered foolhardy.

The bank rate remains at a pitiful 0.5 per cent, while inflation is close to three per cent. This means that money is losing value just by being held on deposit. The Bank of England has even considered the possibility of reducing the interest rate below a value of zero, into negative territory. This would lead to more pain for savers and an increased demand for better strategies to obtain a real return.

Ramsey Crookall is actively helping those seeking a better strategy. We work with our clients to find the right blend of assets to garner a positive real return. From the beginning of this year to date the FTSE 100 has gained 9.2% (not including dividends). With a low interest rate environment confirmed by the new Bank of England Governor Mark Carney for the next couple of years, we believe an overweight in equities continues to be appropriate for the majority of investors.

For further information or to make an enquiry call **+44 1624 623884** or email dealers@ramseycrookall.com.



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