

Investment Profiles

Invested Thinking: Wealth Strategies by Turicum

3 minute read



Introduction

Every investor has a unique ability and tolerance for risk, with a distinct set of objectives. At Turicum Private Bank, we use a client's risk ability and risk tolerance profile to set investment strategies and guide portfolio construction, ensuring that the level of risk taken is appropriate for the desired investment objectives and characteristics of the client.

Building on the principles of asset allocation, diversification, and mandate selection from earlier features, investment profiles provide a framework for matching each client's investment strategy to their financial objectives.

Conservative profile

The Conservative profile prioritises capital preservation over growth. Portfolios in this category typically hold a higher proportion of lower risk assets such as fixed income and cash, with limited exposure to equities.

Portfolio role: Designed for investors seeking stability, predictable income, and reduced volatility. Suitable for those with shorter investment horizons or lower tolerance for market fluctuations.



Balanced profile

The Balanced profile seeks a balance between growth potential and stability, allocating capital across equities, fixed income, and alternative investments. This approach offers the potential for moderate capital appreciation while limiting downside risk through prudent asset allocation.

Portfolio role: Ideal for investors with an average risk tolerance and medium to long-term objectives. Balanced portfolios are designed to navigate changing market conditions while aiming for steady growth.



Dynamic profile

The Dynamic profile focuses on maximising growth potential by allocating a larger share to equities and other high-risk investments. While this approach carries higher volatility, it offers the potential for higher returns over time.

Portfolio role: Best suited to investors with a higher risk tolerance, longer investment horizons, and the ability to withstand market fluctuations in pursuit of greater rewards.



Turicum's approach to investment profiles

Our process begins with understanding our advisory and discretionary managed clients' financial objectives, time horizon, and comfort with risk. We then select the profile that best aligns with these factors, ensuring the portfolio is structured accordingly.

While each profile has its own characteristics, we review and adjust advisory and discretionary managed allocations regularly to reflect changes in market conditions and in client circumstances.

Conclusion

At Turicum Private Bank, we guide advisory and discretionary managed clients through this process with clarity, consistency and transparency, ensuring that each portfolio is structured to meet their objectives while managing risk appropriately.

Selecting the right investment profile is an essential step in aligning risk with reward.

For a detailed breakdown of the benefits and risks associated with these investment options, please refer to [Turicum's Products & Services Booklet](#).

Let's build your tailored investment strategy together.

Get in Touch →

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