

Choosing the Right Investment Mandate

Invested Thinking: Wealth Strategies by Turicum

3 minute read

Introduction

Choosing the right investment mandate is a cornerstone of effective wealth management. Investment mandates define the level of control, involvement, and professional support clients can expect in managing their portfolios.

At Turicum Private Bank, we offer three primary mandates - discretionary, advisory, and execution only. Each mandate carries different levels of responsibility and risk, making it important to select an approach that aligns with individual investment knowledge and objectives.

Each mandate is tailored to meet varying levels of engagement and autonomy, allowing clients to select an approach that aligns with their investment goals.

Understanding discretionary mandates

In a discretionary mandate, Turicum's investment experts take full responsibility for the management of client portfolios. This arrangement allows our team to act on behalf of clients, making investment decisions based on prevailing market conditions whilst respecting the client's objectives and exposures.

While discretionary management provides professional oversight, investment performance is subject to market fluctuations and does not guarantee returns.

Characteristics:

A discretionary mandate offers hands-off ease for clients, as Turicum's professionals handle portfolio adjustments, rebalancing, and investment decisions. This mandate is ideal for those seeking expertise in strategic decision-making without direct involvement.

Portfolio role:

Discretionary mandates are suitable for clients who wish to entrust their portfolio to experienced managers for proactive, responsive management. This hands-off style allows for seamless adjustments, keeping portfolios aligned with market conditions and financial objectives.



Understanding advisory mandates

With an advisory mandate, clients liaise with our investment advisors, receiving regular guidance and recommendations. The final decision remains with the client, fostering a collaborative approach that balances expert advice with client involvement.

While clients benefit from professional recommendations, they retain full responsibility for the investment decisions and associated risks.

Characteristics:

The advisory mandate offers clients a flexible, informed perspective, with recommendations tailored to their portfolio and risk profile. Clients retain control but benefit from Turicum's insight and experience in managing investments.

Portfolio role:

Advisory mandates provide a balance of engagement and expertise, ideal for clients who enjoy hands-on involvement in decision-making but appreciate the strategic guidance of Turicum's investment managers. This is particularly suitable for clients interested in exploring investment opportunities with professional insight.



Understanding execution only mandates

An execution only mandate confers upon clients full autonomy over their investment decisions, with Turicum facilitating the efficient execution of trades. This mandate is designed for clients with investment knowledge who prefer to manage their portfolio independently.

Execution only clients are responsible for all investment choices, meaning they bear the full responsibility for any gains or losses.

Characteristics:

This mandate prioritises control and autonomy, enabling clients to direct their investments as they see fit. With no advisory input from Turicum, clients have complete independence while benefiting from secure and efficient trade execution.

Portfolio role:

Execution only mandates suit clients who have investment experience and prefer direct involvement. By handling their portfolio independently, clients enjoy flexibility, control, and the ability to respond directly to market opportunities.



Turicum's commitment to tailored mandates

At Turicum Private Bank, we understand that every client's needs, goals, and preferences differ. Our range of mandates ensures that clients can choose a style of portfolio management that aligns with their financial knowledge and investment strategy.

By offering discretionary, advisory, and execution only services, we enable clients to select their degree of involvement in the management of their portfolio.

Conclusion

Investment mandates are a crucial aspect of wealth management, defining how involved clients wish to be in the management of their portfolio. Understanding the level of professional involvement and risk associated with each mandate helps investors make informed decisions.

At Turicum Private Bank, our mandate options allow clients to select the ideal level of control and professional guidance to meet their objectives.

Whether seeking expert-managed services, a collaborative approach, or complete independence, Turicum can offer a mandate that aligns with each client's approach to portfolio management.

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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