

Are My Investments Doing OK?

There is little doubt that 2018 has been the toughest year for investors in financial markets since 2008 and sentiment remains fragile as we enter 2019. It is during times of turmoil that private investors tend to start wondering whether their investments are performing satisfactorily. Is it just my investments that are suffering or is everyone in the same position?

Certainly the impact of systematic poor performance of your investments can be serious - inadequate provision for retirement; being unable to meet the cost of medical care or children's education; being unable to sustain your desired standard of living. Investment outcomes have a personal reality.

Financial market indices can help but for most investors their portfolios contain a mixture of asset classes and so the individual headline indices are of limited assistance. A blend of such indices can be useful but what blend should be chosen? Wouldn't it be great if it were possible to compare the performance of your portfolio versus a sensible peer group?

Whether you are an investor with a modest pension plan or a member of the ultra-high net worth community, being able to compare the performance of your investments versus those achieved by others with similar mandates is helpful.

QuickCheck, a free service available from www.suggestus.com, is designed to answer the simple question: "Are my investments doing OK versus my peers?"

By providing just four pieces of information (currency; average estimated exposure to equities; period and performance) QuickCheck reviews your portfolio performance outcome versus a peer group selected from over 150,000 private client portfolios provided by around 100 private client discretionary portfolio managers.

Currency	Equity Exposure	Period	Performance
			
<p>QuickCheck works for portfolios in Sterling; Euros; Swiss Francs; US Dollars; and Canadian Dollars.</p>	<p>The average percentage of the portfolio invested in equities provides guidance as to the mandate being followed.</p>	<p>Periods from as short as 30 days to as long as 15 years can be selected, the default period being 12 months.</p>	<p>Performance can be input as a cumulative percentage return or as an annualised return.</p>

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The output from conducting this QuickCheck process is one of three emoticons.



The return from your investments is ahead of the majority of your peers.
You should be pleased.



The return from your investments is in line with the peer group.
Your investments are doing OK.



The return from your investments is below the majority of your peers.
The reasons for the underperformance should be investigated.

This free and simple to use analytical tool is designed for use by individuals, private clients, investment advisers, trustees and other parties who are working under a fiduciary duty.

The ability to perform a health check on the performance of a discretionary portfolio should be a swift and easy process, and the goal of QuickCheck is to be the starting point for this process.

The tool is designed to offer either immediate peace of mind, or to highlight that a more detailed investigation might be required.

The data underpinning the QuickCheck algorithm has been collected and collated by ARC Research Limited and used in the creation of the ARC Private Client Indices. The data is supplied to ARC Research by around 100 private client discretionary portfolio managers and without their support neither QuickCheck nor the ARC Private Client Indices would exist.

In summary, QuickCheck is a practical example of the private client investment management industry promoting transparency and empowering its clients to make informed investment decisions.

For further information:

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A full list of Data Contributors to ARC PCI is available at www.suggestus.com