



IAS Investment Philosophy

Insurance Advisory Service has been a proudly family-run business for over 40 years – founded by Doug Brassett and now run by daughter Jo Brassett, Managing Director and Senior Financial Advisor. Over the years our clients have become an extension of our family and this is reflected in how we work with them and the advice we provide.

Successful investment strategy relies on a considered, consistent approach that is flexible enough to be tailored to each client's unique circumstances. However, our essential investment philosophy always remains the same: It is goals-focused, balanced, disciplined, transparent and value-driven.

Goals focused



Clear and realistic goals

Balanced



Diversification across asset classes

Disciplined



Long-term strategies, thoughtfully implemented

Transparent



Proven investments, experienced teams

Value-driven



Minimising investment costs

Our promise to our clients:

We pride ourselves on making a genuine, positive difference in our clients' lives, guiding them to financial decisions that empower them to achieve their goals, and providing them and their families with security and peace of mind.



Goals focused

Our mantra is “less jargon, more insight”, meaning we are focused on bringing you easy to understand investment strategies and financial advice that puts your plans and dreams first.

We believe that having clear and realistic goals helps protect investors from common mistakes, such as performance chasing, which can deprive them of long-term investment success. We work closely with our clients to develop realistic plans that will get you where you want and need to be.



Balanced

We take a balanced approach to investments and believe that both active and passive investments have potential benefits in a portfolio. Passive funds offer low-cost efforts to track benchmarks, leading to a tight range of relative returns, while active funds offer the potential for out-performance, albeit with greater uncertainty and typically higher costs.

We will never put all of your eggs in one basket. Diversification is a powerful strategy for managing traditional risks, with diversification across asset classes reducing a portfolio's exposure to risks. Even within an asset class, diversification can reduce exposure to risks associated with a particular company, sector or segment. Our goal is always to minimise your risks while maximising your returns.



Disciplined

We are proactive, not reactive. We know that long-term strategies, thoughtfully implemented, will achieve far better results than reactions to market shocks.

Periodic rebalancing of your portfolio is necessary to keep it in line with the asset allocation designed for your objectives. However, this is automated and managed by our expert investment managers. You do not have to be an investment specialist to be secure that your assets are being managed appropriately in line with current market conditions.



Transparent

We ensure we understand philosophy, culture, expertise and investment process of the investment managers we work with, to ensure they are in line with our investment approach and our clients' goals. We only work with product providers that are transparent, stable and proven. We look for well researched products, managed by an experienced and knowledgeable team.



Value-driven

Our focus is on providing good value investments. Investors cannot control the markets but they can control costs. We keep investment costs as low as we realistically can, because the more our clients retain of their returns, the greater their chance of long-term investment success.

Get in touch

Contact us today for an obligation-free chat about how we can help you reach your investment goals. Call (02) 8268 2900 or make contact via our website:

www.insuranceadvisoryservice.com.au



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The information is general advice only and does not take into account your specific needs or requirements. Please refer to the PDS for information about the insurance cover to ensure that it meets your requirement.