

Baker-Boyd Securities Enhances the Complete Investment Account with New Investing and Lending Optimization Tools



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Author: **HK Financial Today**

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November 12, 2012, 7:55 am -- [/EPR NETWORK/](#) -- Baker-Boyd today announced a series of functionality enhancements to the Baker-Boyd Complete™ Investment Account designed to help retail customers optimize their investing and borrowing relationships while evaluating their portfolio risk. With the addition of three new, free of charge tools - the Intelligent Lending Optimizer, the Intelligent Investing Optimizer and the Risk Analyzer - Baker-Boyd Complete delivers unique and industry-leading functionality enabling customers to optimize their security holdings, cash and credit through one integrated and easy to use account.

"Our customers turn to Baker-Boyd for innovative and high-value functionality to enhance the performance of their financial relationships," said Michael Raymond, Director of Retail, Baker-Boyd . "Customers are asking for more guidance on maximizing and integrating their cash, credit and investment portfolios and these latest enhancements are in

direct response to those needs. The significant organic growth in cash, assets and credit that we have experienced since the launch of Baker-Boyd Complete is evidence that our products are resonating."

Managing Debt with the Intelligent Lending Optimizer

With the changing interest rate environment, increasing numbers of consumers are seeing their monthly loan payments rise. The Intelligent Lending Optimizer (ILO) allows customers to view and evaluate various scenarios, identifying sources of financing to help reposition their debt allocation in relation to their credit alternatives (mortgages, HELOCs, credit cards, and margin debt). Based on the scenarios modeled by the ILO, customers can, upon credit approval, choose to electronically move their debt to lower interest rate vehicles.

Managing Investments with the Intelligent Investing Optimizer

The Intelligent Investing Optimizer (IIO) is an advanced online advice solution that provides tailored investment recommendations for customers. Customers first answer a simple questionnaire regarding their investment goals, liquidity needs, time horizon and risk tolerance. Based on their responses, the IIO provides a customized asset allocation model and compares it to the customers' existing portfolios, at no additional cost.

Managing Risk with the Risk Analyzer

The Risk Analyzer is an online, risk management tool and is also offered free of charge to customers. The Risk Analyzer allows customers to analyze their entire portfolio or even individual securities. Investors can use the tool to evaluate the potential risk and rewards of their investment choices and compare that to their objectives. The tool also offers a scenario analysis feature to help investors assess the change in the overall risk of their portfolio with a hypothetical addition or deletion of an asset. Used in conjunction with the Intelligent Investing Optimizer, the Risk Analyzer can also illustrate how

an investor's existing or potential holdings have performed historically, or would have performed, in various scenarios.

Who We Are?

Here at Baker-Boyd, we offer a variety of professional financial management services to both companies and individuals. Our services are personalized for each customer's needs and diverse enough to be suited to a wide range of financial profiles and goals.

Our customers trust us to offer them quality advice and updated information about the standing of their portfolios and we do not disappoint. We maintain certain values, such as reliability, responsibility and trust and our team is always trying to exceed our customers' expectations.

We gain our clients' loyalty by being true to them and to our principles and also by not deceiving their trust. Our services are 100% transparent and we do not offer biased advice.

Contact Details:

Baker Boyd
Lippo Centre,
89 Queensway Road,
Central Hong Kong,
Hong Kong S.A.R
www.baker-boyd.com
contact@baker-boyd.com
+85283449327

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