



**THROGMORTON**  
PRIVATE CAPITAL

INDEPENDENT ADVICE - BESPOKE SOLUTIONS





“ We believe that nothing is more important than your trust, and that top quality independent financial advice can help you to build a more certain financial future ”

## About us

Established in 2002, we are rated by Plimsoll to be among the UK's leading and strongest independent financial advisers (2016, 2017, 2018, 2019, 2020 and 2021 Plimsoll IFA Analysis Reports).

We are authorised and regulated by the Financial Conduct Authority (FCA), which means that our clients are protected under the Financial Services Compensation Scheme (FSCS) with respect to any recommendations that we make.

We specialise in providing independent and unbiased whole of market financial advice to individuals, professionals and companies, regarding all aspects of personal and corporate financial planning. We have built our success upon a reputation for providing high quality and truly impartial advice, based upon our expert knowledge of financial markets and taxation. We offer clients a clearly defined service, transparent fee structure and an effective ongoing service proposition.




## Our values

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Well-informed whole of market financial planning is the cornerstone of everything we do.

Our core values ensure that we act with the utmost degree of integrity and professionalism and are open and ethical at all times. In essence, we put our clients' best interests at the heart of the business to ensure that we provide you with the peace of mind that your financial future is more secure as a result of working with us.

Our financial advisers and service administrators strive to deliver consistently high standards and are committed to delivering an excellent customer experience.



“You’ll need a specialist who can help you flesh out your long term financial goals and implement your plans in the most tax-efficient way”

## Why choose independent financial advice?

If you're looking for financial advice, especially if you want to invest or review your pension options, then to improve your chance of success, you'll need a specialist who can help you flesh out your long term financial goals and implement your plans in the most tax-efficient way.

According to Financial Conduct Authority (FCA) rules, in the UK there are only two types of financial advice, either independent or restricted.

MoneyWeek, Britain's best selling financial magazine, says that "the most important distinction (for you) to make is between an independent financial adviser (IFA) and a 'restricted' adviser... It's almost always best to go with an IFA, so that you have access to the full range of services and providers available" and MoneySavingExpert.com says that using an IFA means "You should get the very best advice and products tailored just for you".

“ If you're using an adviser, always, always make sure it's an independent financial adviser ”

MoneySavingExpert

“ It's usually best to get independent financial advice so that you can look at the widest range of advice and products available ”

Citizens Advice

“We believe that your Personal Financial Plan needs to be individual, flexible, dynamic and regularly reviewed... just like your aspirations in life ”

We believe that the value of unbiased advice from a professionally qualified independent financial adviser (IFA) is highly significant and cannot be underestimated and that most people will improve their chances of a successful outcome if they collaborate with an IFA when planning their financial future.

When investing, it is critical to consider five key issues with your IFA:

### 1. Selecting the right mix of investments

Making the right choices about where to invest (equities, bonds, UK, US, China etc.) is essential to the success of any investment strategy. ‘Asset allocation’, as it is known, doesn’t seek to maximise your short term returns, but instead to create a diverse set of investments that matches your aspirations and objectives over the long term. Your IFA will help you to build a portfolio that reflects your goals and aspirations and your willingness to take risks to achieve them.

### 2. Keeping your portfolio on track

Different types of investments will perform differently over time, which means that your initial ‘asset allocation’ will tend to drift away from the target you agreed upon at the outset. Through a regular programme of rigorous reviews, your IFA will put in place a disciplined approach to rebalancing, to keep your portfolio aligned with your long term goals and your attitude to investment risk.

### 3. Keeping more of your returns

Fund costs vary widely. Unlike many other areas of life, when you invest, more expensive is not necessarily better. A great deal of research shows that lower-cost funds are more likely to outperform higher-cost ones over the longer term. Your IFA will help you by recommending a portfolio of high-quality funds at the lowest available cost.

### 4. Making the most of your tax allowances

Just like other costs, tax is a charge that will reduce your returns over time. Therefore, tax efficiency is critical to better investment outcomes. Your IFA will help maximise your returns by skilfully structuring your portfolio to minimise tax.

### 5. Setting the most efficient strategy

In times of very low interest rates, drawdown strategies (i.e. how you spend the money you’ve saved) become increasingly important. You’ll need to consider the most tax efficient ways of drawing income from capital whilst preserving the growth potential of the remaining portfolio. Your IFA will construct a total-return approach to investment, which keeps you focused on your long term goals, whilst controlling risk and maximising the spending power of your portfolio by ensuring you withdraw funds, utilising the most sensible and tax efficient strategy.



## Independent, unbiased recommendations

When making recommendations, we select companies from the whole of the marketplace for their individual skills, investment performance, competitive charges, financial strength, customer service and their suitability for your personal needs.

We use the most sophisticated and up to date financial research technology to analyse thousands of financial products and investments to ensure that the plans we put in place today can be adapted to any changes needed in the future.

Our commitment to excellence in the research that we conduct has served our clients well and has contributed to the reputation we have gained for trusted advice, comprehensive information and clear guidance.





## Our six step financial planning process

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At Throgmorton, we follow a carefully designed financial planning process so that you know exactly what is happening at each of its six stages.

### Step 1 - Engagement

#### Identify your needs and objectives

We will arrange an initial introductory meeting to explain fully how our service works, identify and explore your primary financial needs and long term objectives and answer your questions.

### Step 2 - Discovery

#### Gathering client information

We will work with you to establish a detailed profile of your current financial situation, fully understand your values, aspirations, long term financial objectives, concerns and priorities and help you to develop these into well defined goals. We will also discuss your investment experience and assess the risks you are willing and able to accept. This information will form the foundation of your Personal Financial Plan.

## Step 3 - Research and Analysis

### Prepare an analysis of your situation

Once we have a clear picture of your situation and objectives, the next steps are to develop your Personal Financial Plan and then produce your Personal Financial Planning Report.

The Report will provide a detailed analysis of your current financial position and highlight any shortfalls we identify. Using independent research and analysis, we cover a series of critical steps that enable us to make specific recommendations to identify what strategic action you need to take to achieve your financial goals and possibly save tax, over your agreed time frame.

## Step 4 - Report Presentation

### Develop an action plan

At our second meeting we will discuss your Personal Financial Planning Report and provide a clear, comprehensive and jargon free explanation of our recommendations.

At this stage we will answer any questions you may have and ensure that you thoroughly understand the strategy and can make fully informed decisions. We will agree with you any fine tuning that may be required and help you to prioritise where appropriate, thus developing your Action Plan.

## Step 5 - Implementation

### Action Plan implementation

Once you fully understand your Plan and agree our recommendations, we will put it into action for you. You can relax in the knowledge that we will be taking care of all the necessary steps to turn your Plan into a reality.

## Step 6 - Ongoing Service and Relationship

### Monitoring your progress

The value of this final stage cannot be overestimated. If you agree to an ongoing service from us, we normally recommend that your Personal Financial Plan is reviewed at least annually. Reviews will take account of any changes to your personal circumstances and objectives, investment or market conditions and your attitude and tolerance to investment risks. Changes to taxation and relevant legislation can have a significant impact over the long term, so it is important that your Plan remains up to date. Your review will again cover each critical step to ensure that your Plan remains on track.



## Our rigorous investment process

“ Our Investment Process is carefully designed to maximise your long term investment returns, based upon the level of risk you are willing and able to accept ”

### Nobel Prize winning theory

Our approach to investing is based on the Nobel Prize winning theory of Harry Markowitz, known as Modern Portfolio Theory (MPT). MPT is a mathematically based approach to manage and mitigate risk over the long term that seeks to maximise the expected returns from an investment portfolio for any given level of risk.

MPT scientifically utilises the concept of diversification (or ‘not putting all your eggs in one basket’) with the aim of using asset allocation to carefully construct a portfolio of investments that is spread across a wide variety of different industries, economic sectors, geographical areas and investment types. The aim is to achieve a lower overall risk than any other combination of investments with the same expected level of return. Historically, this strategy has proven to be effective in providing long term investment gains.

### Continuous meticulous research

The purpose of our Investment Process is to generate superior long term returns based on your attitude and tolerance to investment risks. To promote consistent, robust and systematic outcomes, we skillfully blend a portfolio that is spread across a diverse range of asset classes.

We use an extensive range of leading financial research technology to continuously screen the whole of the marketplace. Utilising a strict set of internal quality criteria, we rate all products before using comprehensive quantitative information in conjunction with qualitative analysis to identify a set of superior investment products and funds in each sector that we believe should achieve outstanding long term returns.

You benefit from the reassurance that our recommendations for new and existing investment portfolios follow this exacting methodology at both the initial advice stage and at subsequent ongoing reviews.

### How safe is your money?


Throgmorton Private Capital is regulated and authorised by the Financial Conduct Authority (FCA), which means that you are protected under the Financial Services Compensation Scheme (FSCS) with respect to any recommendations that we make.

#### Important information:

All investment involves risk and it is important that you understand the value of investments and any income derived from them may go down as well as up and you might not get back the full amount you invested.

Please contact us if you have any doubt about whether an investment is suitable for you.



A man with a backpack is walking away from the camera down a path in a forest. The path is covered in moss and fallen branches. The forest is dense with tall, thin trees. The lighting is soft and natural, suggesting a sunny day with some shade.

“We will deal with you as ethically  
and transparently as possible  
and pride ourselves on the fact  
that we provide excellent value  
for money”





## Throgmorton Private Capital Ltd.

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All investment involves risk and it is important that you understand the value of investments and any income derived from them may go down as well as up and you might not get back the full amount you invested.  
Your home may be repossessed if you do not keep up repayments on your mortgage. To understand the features and risks of lifetime mortgages or home reversion plans, ask for a personalised illustration.