



# THROGMORTON

Helping you reach your financial goals





## Who are we?

Throgmorton Financial Services was founded in 2002 with the aim of making competent, objective and straightforward financial advice accessible to all our clients. Many significant events have happened in the financial world since then, including major changes to the process of giving financial advice; however our commitment to providing advice based on the long term interests of our clients remains unchanged.

We have been awarded the prestigious title '**Chartered Financial Planners**' by the Chartered Insurance Institute and are proud to be one of just a few hundred firms throughout the whole of the UK that have achieved the standards required to be a Chartered firm. Chartered status is the hallmark of a professional firm and is recognition of our commitment to developing and maintaining the knowledge and capability of our people so they can deliver the highest quality advice to our clients.

*“ You don't need to be wealthy to access competent, objective and straightforward financial advice! ”*

We are a firm of highly qualified financial advisers directly regulated by the Financial Conduct Authority and our team has over a century of experience in advising both private and corporate clients.

## How can we help you?

We will help you to:

- become financially well organised
- achieve and maintain your desired lifestyle
- match your investments to your personal goals
- minimise your tax liabilities
- gain a clear understanding of the choices and options available to you
- enjoy the peace of mind that comes from expert and trusted advice



## How we work with you

The first and most important step is to get to know you and make sure that we understand your financial planning goals. We will work with you and listen carefully to you to find out exactly what you want to achieve and what your concerns are before we start making any particular recommendations.

We will provide you with a roadmap so that you can see where you are today and the steps that you need to take to meet your financial goals.

This is not about buying a financial product, it is very much about answering all the important questions including "When will I be able to retire?" and "Will I ever run out of money?"

From limited scope engagements to comprehensive planning, we specifically tailor our services to your needs and circumstances.

You may have heard the phrase, "If you don't know where you're going - any route will get you there."

A professional wouldn't build a house without blueprints nor would you be likely to take a trip across the country without a map or GPS... or both, so why is it that the average person spends more time each year planning their family holiday than they do planning their financial future?

*"If you don't know where you're going - any route will get you there."*

Possibly it's due to a misunderstanding of what financial planning really is and how effective planning can enhance the quality of our lives. Achieving competitive returns on your investment portfolio is an important part of financial success; however planning is much more holistic than simply investing money:

- What do I want out of my life, financial and otherwise?
- Am I on track to achieve my financial goals?
- When will I be able to retire?
- Will I run out of money?
- How much risk or volatility am I willing and able to take?
- How do I evaluate the pros and cons of my pension options?
- How will my family be taken care of if I'm not here?
- Can I afford to privately educate my children?
- How much inheritance tax will my family pay?

These are just a few of the questions that can be addressed through the process of financial planning.



## Helping you manage your money

We believe in providing traditional face to face financial planning. Most of our clients also require ongoing personal support and we offer you a range of regular service options. Your Throgmorton financial planner will explain these to you and help you to decide which is best suited to your needs.

At no additional cost, we provide you with access to a secure personal website that allows you to access information about your investments and pension plans and to monitor them whenever you want.

### Your Portfolio

- View all of the policies and plans we hold for you, and obtain real-time valuations and details of your existing assets
- You can drill down into each plan to analyse performance, review asset allocation and portfolio splits and evaluate your attitude to risk

### Personal Details

- View all the personal details we have recorded for you, and edit and update the information as needed

### Secure Messaging

- You will have access to a 2-way messaging system which allows instant and secure communication without the need of a separate email system. It is also a simple way to send important and sensitive documents to your adviser

### Document Storage

- Store and view your important documents in one safe and secure online location
- You will have the ability to share documents whenever you wish
- All files are encrypted and secure

### Banking

- You will have the option to link all your bank accounts, credit cards etc., giving you a consolidated view of your finances in one convenient location
- You will be able to analyse and track your spending across multiple accounts

### Adviser Contact

- You will have full details on how to contact us in person, in writing, by telephone, by email or secure messaging.

### ImpulseSave

- Top up your existing ISAs (Individual Savings Accounts), GIAs (General Investment Accounts) and Pensions at the touch of a button
- Add as much as needed to keep your investments on track
- By topping up as often as possible, your investment will grow faster and you will reach your goals sooner
- You decide how much, when and where you want to save



## Our 6 step financial planning process

Following a complimentary initial consultation, which gives you the opportunity to find out more about us and for us to see if we can help you, we will proceed to our 6 step financial planning process as follows:





## THROGMORTON

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