



# THAMESIDE

FINANCIAL PLANNING

HELPING CLIENTS ACHIEVE FINANCIAL FREEDOM

Retirement  
Planning

Investment  
Management

Tax and Trust  
Planning

Employee  
Benefits

Protection

# Thameside Financial Planning

## Financial Planning and Wealth Management

### Savings and investment planning for growth and/or income

Every individual client and business is unique and so we pride ourselves on taking the time to understand our clients and tailor our approach.

#### Facts about Thameside

- Offices in Henley-on-Thames.
- Highly experienced, dedicated and qualified Independent Financial Advisers supported by an experienced and technical support team.
- Managing over £50m of clients' investments with a tightly managed investment philosophy and process.

#### Who we best serve

- Senior industry executives.
- Those approaching or in retirement needing to make best use of their retirement funds, typically in excess of £250,000, who have little time and/or inclination to manage their financial affairs.
- Those with large pension funds who are mindful of Lifetime Allowance issues.
- Those who are keen to maximise the amount they can pass on to their loved ones.
- Those who are seeking expert financial advice and/or investment management.
- Those who want to be helped to formulate and maintain a clear financial plan and strategy to make the most of their hard earned money.
- Those who need a sounding board, a discipline to look at their finances from time to time.
- Those seeking a sense of control, peace of mind and financial freedom.
- Those to whom service and a trusted relationship is key.



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# How we add value

## Getting to know our clients

- Understand their objectives in working with a firm such as us, how they would like to be advised and looked after.
- Understand their personal, family and business objectives and broadly their current circumstances.
- Explain how we could help them meet their objectives and work with them.
- Explain what and how we get paid if we are to work together.
- Agree on an informed basis if we can work together to mutual value.

## Detailed analysis

- If we decide to work together, then we get a more in depth understanding of the client's objectives, hopes, fears, concerns and attitude to risk etc.
- We collate all the relevant information of their existing affairs to be able to do a detailed assessment of their current financial position, policies and investments.

## Research and report

- We then get up to date information on all the investments and policies.
- We liaise where appropriate with other advisers, providers etc.
- Construct a report that summarises the client's current position, their objectives, any shortfalls between the two and some strategies for consideration in bridging any gaps. This may include a review of:
  - Existing investment portfolios
  - Existing income and capital protection arrangements
  - Inheritance tax arrangements
  - Retirement planning
  - Wills and trust arrangements
  - Mortgages and loans

## Strategy meeting

- We then discuss the options with our clients, explain the rationale for our recommendations and agree the best strategy that sits comfortably with them and achieves their objectives.
- In doing this we answer all their queries and help them make an informed decision.
- We then prioritise the actions to be taken.

## Implementation

- Having agreed the strategy we can then make specific recommendations as to how this strategy can be best implemented.
- We explain the rationale behind these recommendations.
- We provide and assist with the completion of all the relevant documentation.
- We collate and submit the paperwork to the relevant organisations.
- We track and follow through the actions of the products/investments.
- We liaise with accountants and solicitors as required.



# What we offer

## Strategic financial planning service

For clients who want a fully integrated financial plan that ensures they have the right strategy to optimise and protect their overall financial position.

### The service includes:

- At least one annual review of their circumstances and objectives as well as a report on existing plans and investments for:
  - Retirement
  - Income & Family Protection
  - Inheritance Tax Planning
  - Savings & Investments
  - Taxation & Trusts
- Update on relevant market developments.
- Adjustments to their plans to account for performance, taxation and changing events.
- Ongoing monitoring of portfolios and reviews on at least an annual basis.
- Dedicated team of staff to answer calls and take prompt action.
- Valuations at least once per annum.
- Proactive contact if prompt action may be required between meetings.
- Sounding board throughout the year.
- On-line valuations.
- Review of remuneration package and pension benefits when considering a job change.

## Wealth management service

Primarily focused on managing and advising upon investments to ensure the agreed objectives are monitored and relevant to changing circumstances.

### The service includes:

- An annual review and report of the investments.
- Update on the relevant market developments.
- Adjustments to the investments to keep them in line with objectives and attitude to risk.
- Ongoing monitoring of portfolios and reviews on at least an annual basis.
- Dedicated team of staff to answer calls and take prompt action.
- Sounding board throughout the year.
- Proactive contact if prompt action is required between meetings.
- On-line valuations.
- Review of remuneration package and pension benefits when considering a job change.

## Self service

This is for clients who do not need or wish to have a regular service but may refer to us from time to time for specific financial matters at an additional charge on those occasions:

- Pensions
- Savings and investments
- ISAs
- Life assurance
- Income protection
- Annuities
- Mortgages

### There are no ongoing services provided other than:

- Any investments will be managed in line with Thameside's Core Investment Strategy.
- On-line valuations.
- Any queries will be answered promptly, but may be subject to an advice or admin fee.



# Our investment approach

## Assessing risk

This is critical in helping to ensure that the investment portfolio we create is suitable for clients' circumstances and requirements, as it is important to remember that the value of investments can go down as well as up.

## Most appropriate tax wrapper

Selecting the most appropriate product is important to ensure the returns on clients' investments are not eroded unduly by tax and charges.

## Asset allocation

80% of the difference in investment performance is derived from asset allocation decisions, not market timing or stock selection.

## Right provider

As a firm of Independent Financial Advisers we review the whole market using our experience and research tools.

## Active management

To ensure that your portfolio remains in line with your objectives, attitude to risk and takes account of changes to your circumstances and plans.

## Time in the market

No-one can consistently call the markets, it is more about maintaining a presence in the market than trying to time when to go in and when to get out.

## Diversification

To reduce volatility and exposure to one market, spreading exposure across different countries, currencies, industries, types of stock and commodities is very important.

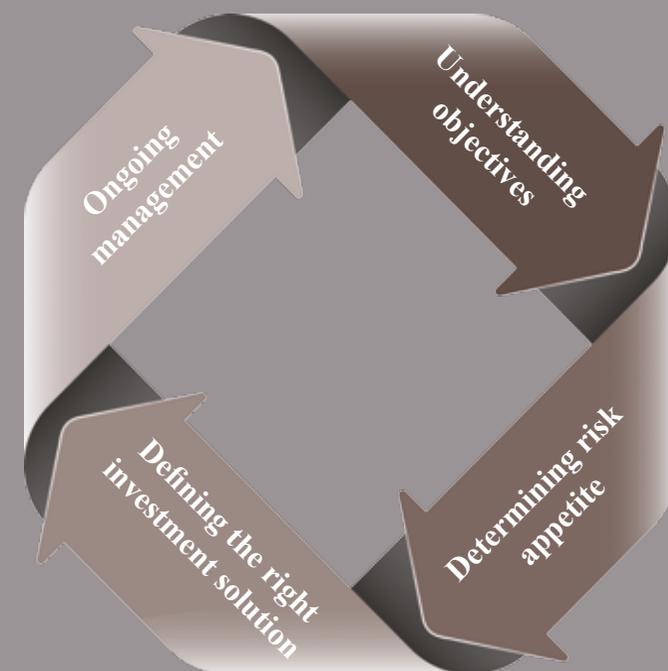
## Re-balancing

As different stocks, assets etc. will perform better than others at different times, it is possible that the investment spread can fall out of balance with the weightings required to maintain the asset allocation in line with a client's risk tolerances. It is important, therefore, to rebalance the portfolio from time to time. This also helps lock in gains made (selling stocks that have done well) and reinvest in those that may be underpriced and offer potential.

## Blended approach

There are different philosophies – Active Management and Passive Management. Active Managers rely on research, market forecasts and their own judgement and experience in selecting securities to buy and sell, believing they can outperform the market at a greater rate than the expense of using their services. Passive Managers assume the markets are 'efficient' in that everyone has access to information, therefore stock picking adds more cost than value and so better to track the market at less cost.

We recognise that a passive approach to fund management gives our clients access to markets at a competitive price, and that active management, whilst more expensive, can add value because of the opportunities it can seize. Adopting a blend of both strategies gives our clients the best of both worlds.



# Value of using Wrap Platforms to manage investments

## What is a Wrap Platform?

It is an administrative, password protected, on-line tool that allows us to administer our clients' investments very effectively. The platforms have access to a vast array of funds, equities, ETFs, Investment Trusts etc. Individual products can have a much more limited range of investment options.

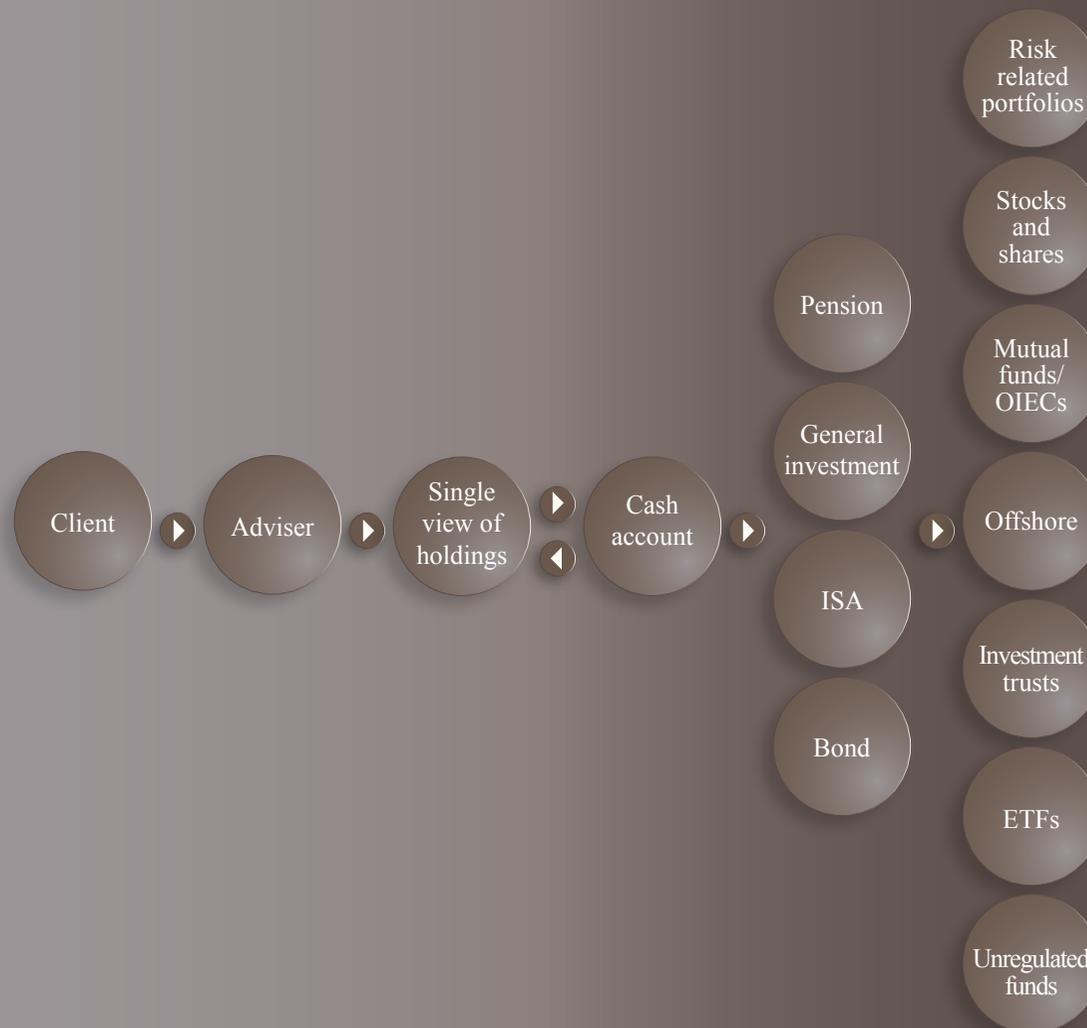
Thameside carries out regular due diligence on the platforms used and will continue to do so to ensure we provide the most appropriate platform service for our clients' current and future needs.

## What are the benefits to our clients?

- On-line access 24/7 to current valuations.
- Consolidated view of most or all of their investments.
- Closer monitoring of their asset allocation (spread of assets across various sectors and risk types).
- Ability to switch investments, add new money and cash in investments quickly.
- Ability to rebalance portfolios back in

line with risk tolerances on a regular basis without additional expense.

- Limited time out of the market when moving money from one investment to another reducing exposure to volatile markets.
- Less paperwork and administration – one source of information.
- Competitive fund management charges due to the economies of scale provided by a platform.
- No charges for buying or selling funds or transferring money from one tax wrapper to another, compared with buying into and selling out of many traditional products.
- We have up to date and accurate information available at our fingertips to be able to manage clients' portfolios more effectively. Less time administering and more time monitoring and managing their overall strategy in line with their objectives and attitude to risk.
- Reduced risk of oversight, time lags and missing tax deadlines.
- Clear transparent charges for the platform, fund manager and ourselves.



# What it means

## Financial peace of mind

- Clear understanding of clients' personal and financial goals.
- A clear strategy and plan to help them achieve their goals.
- Everything clearly explained and put into plain English.
- Growing their knowledge around financial matters to help increase confidence in the decisions made.
- Ongoing monitoring and reviewing of progress against plans to make necessary adjustments along the way.
- Facility to keep clients informed in a timely and accurate way together with 24/7 on-line view of their investments.
- Calls and enquiries returned promptly.
- Acting upon planning decisions in a timely way – generally being able to switch, invest or encash quickly.
- To be available for our clients to discuss any matters financial when they most need us:
  - Volatile stock markets – to help clients rationalise their emotions and ensure they don't make decisions they may come to regret.
  - Family issues – including relationship break up, debt, illness, death – we are here to help by listening and providing advice.
  - Second opinion/sounding board on opportunities: Is it too good to be true? Is it too good to pass up? Can I afford it?

## Real value for money

- Helping clients understand all the types of risk they face and take measured decisions that they are comfortable with.
- Ensuring they maintain sufficient capital for short term needs and can ride out any short and medium term dips in their investment portfolios.
- Reviewing this on a regular basis and ensuring investments and strategy are still aligned to their attitude to risk.
- Ensuring fund managers are keeping to their brief and that the spread of investments is still in the right proportion and well enough diversified.
- Making changes whenever necessary, re-balancing portfolios once or twice a year to capitalise on gains and buy into assets that are lower priced.
- Optimising the tax opportunities wherever possible around Capital Gains Tax, Tax Advantageous Investments such as ISAs and Pensions, and mitigating Inheritance Tax liabilities.
- Performing annual due diligence on discretionary Fund Managers and investment platform providers and making recommendations of alternatives if a change is appropriate. As Independent Financial Advisers we can access the whole of market, so can ensure that we compare the very best alternatives.

## Trusted relationship

- Employment Change Consultancy – analyse the pros and cons and coach clients around their options.
- Deal with most of the administration involved in taking out financial investments and products.
- Liaise with investment houses, solicitors and accountants whenever required to ensure our clients save themselves time and money, not having to duplicate effort and cost.
- Evaluate the costs and benefits of the investments and services they are getting to ensure they get real value for money from their overall service.

## What clients say it means to them:

- 'One less thing to worry about'
- 'Peace of Mind'
- 'Security for the Family'
- 'Confidence in ability, motives, accuracy and timeliness'
- 'Trusted relationship'
- 'A sounding board for reassurance and advice when I need it most'
- 'Time saving – I can delegate the paper, responsibility and worry'
- 'Being truly understood and being able to properly understand'
- 'Having a focus'



# Bespoke pricing for a tailored approach

Quality comes at a price, but should always be value for money. Every client is unique in respect of their circumstances, objectives, needs and wants from an advisory firm. As a result it is important that we cater to each individual person, business and family. We agree before any charge is incurred what the client wants and what the service will cost, so they can make an informed decision as to value for money and whether they want to engage us.

## **Initial Consultation**

To agree your objectives and explain how we work and if we can work together – **no charge**.

## **Written overview**

Depending on the depth, breadth and complexity of the situation and discussions, this will range typically between £500 and £1,000, but, if likely to be in excess of this, clients are made aware of the cost before they incur any charge.

## **Strategic Recommendations**

This fee can vary significantly depending on the size and complexity of the situation but generally ranges from between 1% and 3% of the wealth being advised upon, **less the fee paid for the written overview**.

## **Implementation**

The fee agreed in the Strategic Meeting incorporates the cost of implementation.

## **Ongoing service**

Depending on the scale and complexity of the wealth and investments being managed and reviewed, the frequency of the meetings and reporting, this typically amounts to between 0.5% and 1% per annum of the funds under advice.

## **Ongoing ad hoc advice**

Most advice relating to the management of the investments and financial plans is incorporated in the ongoing service fee for those taking up the Strategic Financial Planning or Wealth Management Service.

For new advice on new matters arising and for clients taking up the self service option then an additional fee will be agreed in advance of any work being undertaken.



Thameside Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority.

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