



WHY JOIN TAVISTOCK

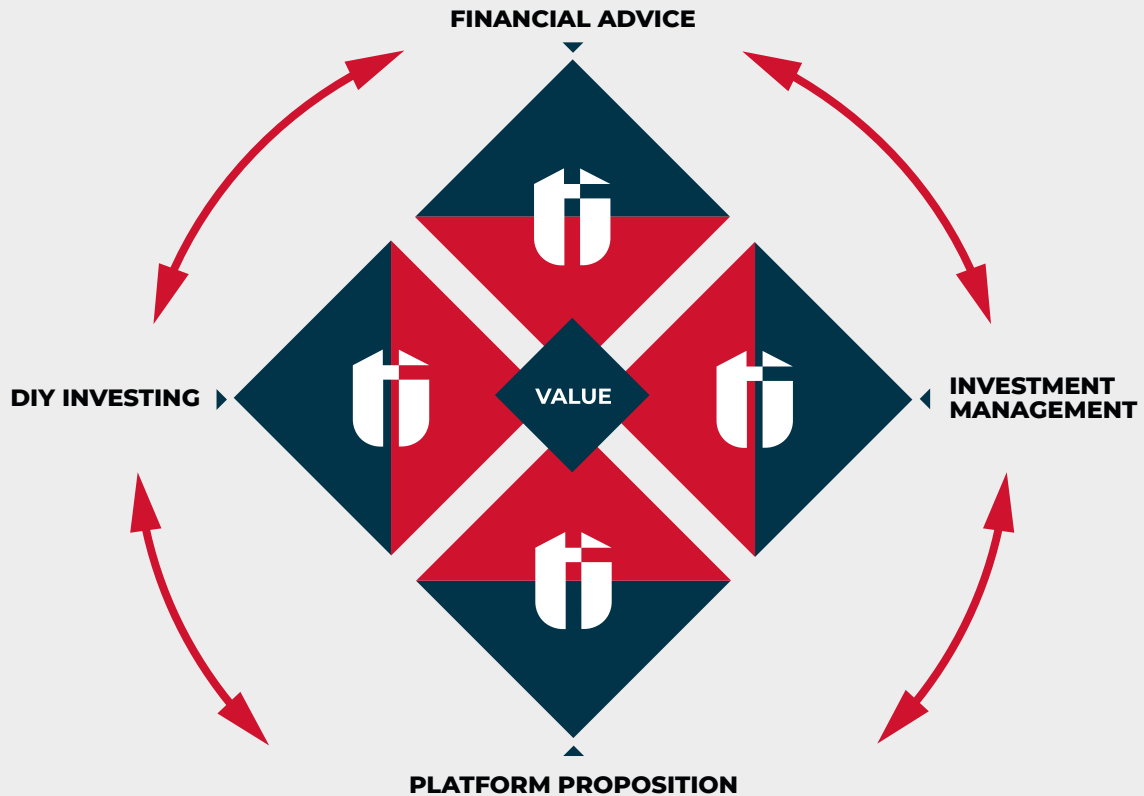


INVESTING FOR GOOD

A home for Independent Financial Advisers
An award winning Centralised Investment Proposition
A platform proposition with market-leading charges



TAVISOCK OFFER A FULLY INTEGRATED APPROACH



FINANCIAL ADVICE

Managing the personal wealth of tens of thousands of people providing them with financial planning and advice services to help them create, grow and protect their wealth.

INVESTMENT MANAGEMENT

Providing retail clients with access to institutional quality solutions at a retail price. A range of funds and various model portfolio strategies including “positive impact” mandates.

PLATFORM PROPOSITION

Accounts are hosted via an online service where customers can benefit from having all of their administration, custody and dealing needs taken care of.

DIY INVESTING

A “non-advice” investment service for clients of any size. Investors can open a free ISA or a General Investment Account (GIA), with the ability to choose from a range of funds.



BUILD YOUR OWN BUSINESS

We want to help you build a successful business linked to your skills and client profiles. We tailor our support at no extra cost so that advisers can spend their time with clients rather than at their desk.

INDEPENDENCE

We are committed to being Independent Financial Advisers for the long term to ensure we have access to all the products and fund types that our clients may need. Whilst we have our own Centralised Investment Proposition this is purely to help advisers with guidance on choice and research options.

Our advisers have access to all provider platforms, and thanks to our business volumes we are often able to arrange reduced pricing to give advisers the most competitive options to clients.

COACHING SUPPORT

Our advisers have **access to business coaches** with a history of success within the Financial Services industry and can help guide you from personal experience.

FULL OWNERSHIP OF CLIENT BANK

You own your clients, and if you leave us, you are free to take them with you. We aim to provide such a valuable service and support that you will retire your business into ours.

BUY OUT GUARANTEE

We offer a minimum **buyout of 3 times ongoing fees**. Building a quality business and client base is complex, and **we will pay higher** amounts for above-average business. However, you have peace of mind to know that you will always have this contracted minimum payment option. This also applies on death, and we pay your estate in this instance. Remember, this is your business and your clients, so if you can get a better deal in the open marketplace, it is yours to accept.

PRODUCT RESEARCH AND TECHNICAL HELP

We have a dedicated adviser support team to assist with report writing, pension switching analysis, technical help, and product and provider research.

CLIENT REVIEW SUPPORT

Our Client Review team will **build your client review pack**, including valuations and performance updates, so you are armed and ready to complete your meeting. This includes dedicated support to help with more complex cases.



BUILD YOUR OWN BUSINESS

NEW BUSINESS PROCESSING SUPPORT

We have a team dedicated to **processing and chasing** new business, allowing you to move on to the next client after submission to the office, knowing that the product you have advised is being administered securely.

FEES & COMMISSION

This department receives and allocates **payments on a daily basis**, and you can see your monthly income statement build via our back-office system.

GENERAL ADMINISTRATION

Our team can **support advisers** with Letters of Authority, client detail changes, deceased claim administration for providers **and more**. They also **send out client newsletters** and help to ensure our back-office system is up to date.

TECHNOLOGY

We offer **£600 toward the cost of a Microsoft Surface Pro**. Our internal documents are stored electronically, allowing you to sign everything online, reducing paper. We have client portals and the ability to transact business electronically if the provider allows it.

ADVISER PACKAGE – SELF EMPLOYED

We offer a **70/30 split** to the adviser on the first £200k of revenue and **then 80/20** when revenue exceeds this amount. A £200 monthly fee covers the cost of all software licences and stationery including business cards, headed paper etc.

We offer a range of documents that can guide you through our process and help you along the Tavistock journey.





A MARKET-LEADING PLATFORM PROPOSITION

As part of our holistic offering, we are available to offer Tavistock advisers **industry leading fees** across a number of platforms.

Our own tiered platform fees begin at 0.10% (reducing to 0.05% and 0.02% as investments reach £1.5m and £2m respectively) and we have also been able to negotiate market leading rates on both Aegon ARC (starting at 0.16% and reducing to 0.15% above £250,000, and then 0.00% over £500,000) and Aviva (starting at 0.25% and reducing to 0.10% above £75,000).

This exercise is designed to **make the process for advisers as simple**, and financially beneficial for their clients, as possible.

We will strive to further improve these fees over time and will look to repeat these savings for our clients across other platforms in due course.

AEGON	TAVISTOCK PLATFORM	AVIVA	STANDARD LIFE
£35bn	£600M	£45bn	£50bn
FEES STARTING AT 0.16%	FEES STARTING AT 0.10%	FEES STARTING AT 0.25%	FEES STARTING AT 0.35%
CASH INTEREST PAID AT 0.10% BELOW BASE RATE	FAMILY LINKING FOR FEE DISCOUNTS	ACCEPT US CLIENTS	FAMILY DISCOUNTS



TAVISTOCK OYSTER FUND

The Tavistock Oyster Fund has been created to encourage all advisers to achieve income at a profitable level.

Once the joining criteria is met, a personal account is created in your name which will receive payments based on all-round quality performance and profitability.

The past 3 years payments range has been between 3%-6% of turnover.

Speak to us to find out more!



INVESTING FOR GOOD

Our **investment toolkit** is wide ranging and contains a number of mandates for clients with a preference for a socially responsible investment solution:



FUNDS MANAGED BY TITAN ASSET MANAGEMENT		MODEL PORTFOLIOS MANAGED BY TAVISTOCK ASSET MANAGEMENT					
UNPROTECTED	PROTECTED	DISCRETIONARY	ACTIVE	PASSIVE	SRI	ACUMEN MPS	ACUMEN MPS ESG
RISK LEVEL 3 ▶	3	3	3	3	3	3	3
RISK LEVEL 4 ▶	4	4	4	4	4	4	4
RISK LEVEL 5 ▶	5	5	5	5	5	5	5
RISK LEVEL 6 ▶	6	6	6	6	6	6	6
RISK LEVEL 7 ▶	7	7	7	7	7	7	7
RISK LEVEL 8 ▶	8	8	8	8	8	8	8
Income		Income				Income	
OCF							
1.06% - 1.21%	1.10% - 1.20%	1.06% - 1.19%	0.49% - 0.74%	0.10% - 0.12%	0.55% - 0.91%	0.26% - 0.37%	0.31% - 0.54%
DFM FEE							
N/A	N/A	0.00%	0.29%	0.29%	0.29%	0.29%	0.29%
STRATEGY							
Multi-Asset OEIC	Multi Asset OEIC with 90% protection	A blend of the Funds	MPS using whole of market active managers	MPS using whole of market index trackers	MPS using whole of market active managers	MPS using whole of market ETFs	MPS using whole of market ETFs

More than a dozen different mandates with a focus on positive impact investing.

OUR APPROACH TO POSITIVE IMPACT INVESTING

Influenced by MSCI and the thought-leading Norges Bank Council on Ethics, we designed an investment policy to **separate ESG leaders from laggards** and to exclude certain sectors from the investments we recommend.

The policy has three elements: a minimum ESG Score, a minimum Coverage Ratio, and a maximum revenue threshold in any controversial sectors. We have procedures in place to ensure **daily compliance with the policy** and protocols to follow if a breach of the policy is detected. This is to mitigate the industry-wide problem of **greenwashing** - when fund groups exaggerate their green credentials.

The combination of non-financial data-driven risk management with a set of ethics-based negative screens is powerful and will continue evolving to match best practices in the positive impact investing ecosystem.

**THE HOME FOR INDEPENDENT
FINANCIAL ADVISERS**



 **tavistock**
INVESTMENTS *PLC*

INVESTING FOR GOOD

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