tavistock
PRIVATE CLIENT

# WHY JOIN TAVISTOCK PRIVATE CLIENT

Best Financial Planning & Tax Led Investing Firm 2022
Best Pension & Lifetime Planning Firm 2022

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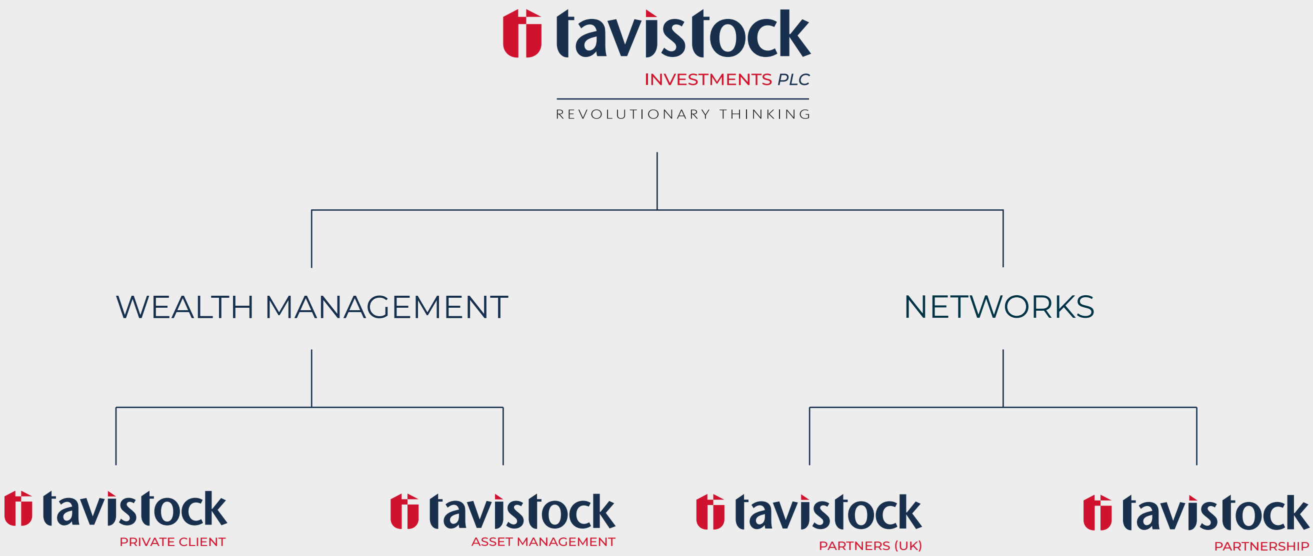
# AWARDS

Tavistock Private Client has won multiple awards for Lifetime Financial Planning, Tax Led Investing, Wealth Management and Pensions.




# ABOUT TAVISTOCK




## FINANCIAL ADVICE

We provide award winning financial advice to our clients. We strive to build strong relationships and deliver our main aim; client satisfaction. We do this by helping clients plan, protect and manage their wealth.

## INVESTMENT MANAGEMENT

A variety of diversified, multi-asset mandates with clear objectives, covering a range of risk levels and broad exposures to investment expertise from across the market.

## EMPLOYEE BENEFITS

Everything your corporate clients may need, including auto-enrolment, corporate pensions, flexible benefits, health and well-being and financial education.

## 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, at an extremely competitive rate.

# ABOUT TAVISTOCK PRIVATE CLIENT

## DEDICATED SUPPORT TEAMS
Administration / Paraplanning

## HOUSEHOLD SYSTEMS AND SOFTWARE
Intelligent Office / Dynamic Planner / Voyant

## HNW CLIENTS
Typically with £500,000+ investable assets

## 40+ STAFF
Across London, Cambridge and Norwich

## WHOLE OF MARKET ADVISORY SERVICE
ISA / GIA / Pensions / IHT / VCT / EIS / BR / UCIS / DB Transfers

## PERSONAL WEALTH MANAGEMENT
Pension planning / Retirement planning / VCTs & EIS / Cash Flow modelling / IHT

## BUSINESS & COMMERCIAL FINANCIAL PLANNING
Shareholder protection / Loan protection / Key person protection

## JOINT VENTURES
With accountancy and law firms, providing a one stop shop for financial planning

## FLEXIBLE CHARGING STRUCTURE
1% - 3% initial / up to 1% ongoing

## FIND THE RIGHT BALANCE
Autonomy / Control over diary / Support on hand when needed

## TPC TEAM
Teamwork / Culture / Support each other / Knowledge Sharing / Doors always open

# INVESTMENT MANAGEMENT

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## WHO ARE **TAVISTOCK ASSET MANAGEMENT**

Our sister entity within the Tavistock Group, managing the Tavistock Investment Toolkit.

## RANGE OF **OPTIONS**

Offering whole of market solutions via a range of funds and model portfolio services (MPS).

## YOUR **INDEPENDENCE**

Whilst our fund panel and MPS have been designed to match the requirements of ATR outcomes and have an amount of pre-prepared due diligence stored centrally, there is no obligation to use them.

# OUR INVESTMENT TOOLKIT

**ACUMEN Portfolios** (OEICS) / Risk Levels 3-8 and Income / AMC 0.75% / OCF range 0.95% - 1.20% / Actively managed baskets of Exchange Traded Funds (ETFs) / Available on over 25 platforms.

**ACUMEN MPS** / Risk Levels 3-8 and Income / DFM Fee 0.29% / Actively managed basket of ETFs / OCF of underlying holdings 0.07% - 0.65% / Available on 3 platforms.

**ACUMEN MPS ESG** / Risk Levels 3-8 and Income / DFM Fee 0.29% / Actively managed basket of ETFs adhering to Tavistock ESG Investment Policy / OCF of underlying holdings 0.25% - 1.10% / Available on 3 platforms.

# EMPLOYEE BENEFITS

## AUTO ENROLMENT & CORPORATE PENSIONS
New companies / Secondary market / Re-enrolment / Salary sacrifice

## GROUP RISK
Group life assurance / Group income protection / Group critical illness

## SIMPLICITY LIFE
Registered group life policies

## HEALTH & WELLBEING
Private medical insurance / Health care plans / Dental insurance

## FLEXIBLE BENEFITS
Income protection / Critical illness / Bikes to work / Cars via salary sacrifice etc

## TOTAL REWARD
Show your employees what they mean to you

## FINANCIAL EDUCATION
Help employees get control of their finances, showing how much you value their welfare

## INDIVIDUAL FINANCIAL PLANNING
Cash flow modelling, IHT planning, pensions, retirement, tax-led or investment advice

# PLATFORM

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

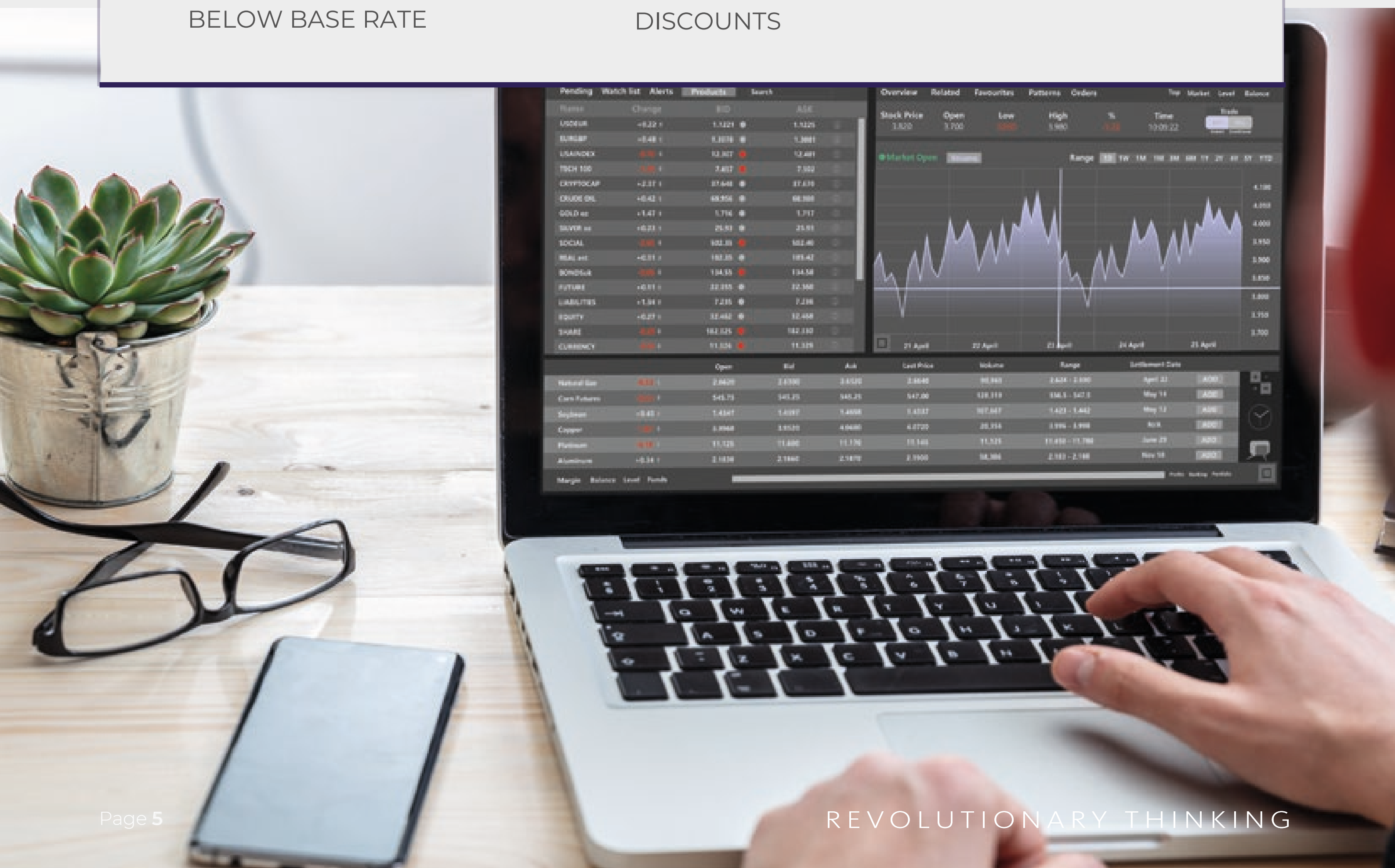
Our own tiered platform fees begin at 0.10%, reducing to 0.05% and 0.02% as investments reach £1,500,000 and £2,000,000 respectively.

We have also been able to negotiate market leading rates on:

**Aegon ARC** - starting at 0.16% and reducing to 0.15% above £250,000, and 0.00% over £500,000
**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 |
|---|---|---|
| £35bn | £600M | £45bn |
| FEES STARTING AT 0.16% | FEES STARTING AT 0.10% | FEES STARTING AT 0.25% |
| CASH INTEREST PAID AT 0.10% BELOW BASE RATE | FAMILY LINKING FOR FEE DISCOUNTS | ACCEPT US CLIENTS |





REVOLUTIONARY THINKING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