



# AN INTRODUCTION TO THE TILNEY GROUP

Your personal wealth  
Our personal responsibility





# Welcome

At the Tilney Group your personal wealth is our personal responsibility. We have been helping clients achieve their financial goals for more than 180 years and we are confident that whatever stage of life you are at and however much money you have, we can help you.

If you have a goal such as saving for retirement or passing on wealth to your family, or you would like to create a comprehensive financial plan, our financial planners can support you. We have one of the largest and most experienced teams in the UK and this means that wherever you live, one of our local financial planners can provide all the expert advice you need.

Across the Tilney Group we also have a comprehensive range of expert investment services. Whether you would like to have your investments managed or would rather invest with the support of an investment adviser, we can help. If you would prefer to choose and manage your own investments, there is an award-winning service available through our Bestinvest brand.

Over the following pages, we introduce you to our services and we very much hope that we will welcome you as a client shortly.

# Financial Planning Service

Our financial planners spend their days helping people to achieve their goals. You may need advice on a one-off basis for a specific goal such as planning for retirement or managing Inheritance Tax. For more complex needs we can create a full financial plan that covers all areas of your finances.

## Advice in a specific area

Tilney financial planners can help you to reach a specific goal. You may want to make sure you have saved enough money for the retirement you want, or pass on an inheritance without paying more tax than is necessary.

Whatever your priorities, we will work with you to understand what you want to achieve and develop a plan to help you get there. This could be on a one-off basis or as part of an ongoing service with a dedicated financial planner.

## A full financial plan

We can create a financial plan to meet all your goals and requirements. Your plan will be tailored to your individual circumstances and priorities, taking into account your complete financial situation.

Our financial planners will look at every aspect of your finances, including your tax situation, to understand how advice in one area may affect or depend on others. For example, we could help you structure your investments tax-efficiently, show you how much income you could afford to take from them, then look at how this could affect your plans for passing on an inheritance to the next generation.

As your priorities change over time, your financial plans should too. Our financial planners can work with you over the long term to make sure your plans continue to reflect your lifestyle, goals and overall tax situation.

Find out more at  
[tilney.co.uk/financial-planning](https://www.tilney.co.uk/financial-planning)



# Our investment services

Whether you would like to have your investments managed or would rather make your own investment decisions with the support of an investment adviser, Tilney can help.

We have a range of investment services each underpinned by a disciplined, rigorous investment process and delivered by some of the UK's most experienced and highly qualified investment professionals.



# Investment management

More and more people are finding that they don't have the time, knowledge or desire to manage their own investments and would rather hand over the responsibility to a trusted investment manager. At Tilney, we provide two investment management services:

## **Core Investment Management Service**

Our Core Investment Management Service creates an effective way for you to have your investments managed by Tilney's experts, giving you peace of mind that your investments are in good hands. The aim of this service is to preserve and grow your wealth in line with an agreed level of investment risk that you are comfortable with.

Our starting point when designing your investment strategy is your risk profile. To determine this, we will work with you to understand how comfortable you are with ups and downs in the value of your portfolio and any potential investment losses. Our aim is to achieve the perfect balance of investment performance without taking more risk than you have told us you are willing to accept or can afford.

We have five different risk-targeted investment profiles.

## **Personalised Investment Management Service**

When you choose our Personalised Investment Management Service, your dedicated investment manager will work with you to build a bespoke investment portfolio that is designed to meet your investment objectives.

As a framework for constructing your portfolio your investment manager will use a range of asset allocation strategies that have been determined by our Chief Investment Officer and Asset Allocation Committee. Your investment manager will then fine tune your allocation to meet your exact requirements before selecting the investments held within each asset class.

Your investment manager takes responsibility for the day-to-day decision-making on your portfolio, deciding which investments to buy or sell, how much to invest and when to do so.

Find out more at  
**[tilney.co.uk/investment-management](https://tilney.co.uk/investment-management)**

# Investment Advisory Service

Our Investment Advisory Service is designed for those who want to manage their own money but would like help from a professional investment adviser.

Your adviser will recommend a bespoke investment portfolio to suit your needs, either on a one-off basis or as part of an ongoing service where you receive support on all your investment decisions.

We will work with you to understand your investment objectives, time horizon, attitude to

risk and knowledge of investing before giving any advice. All of the advice given will be tailored to you personally and underpinned by Tilney's investment philosophy and process.

Find out more at [tilney.co.uk/advisory](https://tilney.co.uk/advisory)

# Two experts working together for you

Our financial planners often work hand-in-hand with our investment managers or investment advisers. This is called our two-expert approach and we believe it is the best way to achieve your goals. A financial planner will create the strategy and structure your assets while an investment professional builds your portfolio and makes sure it always reflects your plans. This could be by managing your portfolio for you or advising you on all your investment decisions.

We believe that with two specialists working together you get a much better outcome. Investing and financial planning are separate disciplines with different skillsets and

qualifications – advisers trying to do the two jobs simultaneously can end up compromising in both.

Find out more at [tilney.co.uk/two-experts](https://tilney.co.uk/two-experts)





# The Bestinvest Online Investment Service

The Online Investment Service is our award-winning service for those who want to choose and manage their own investments.

With this service, it is effortless to buy, sell and review investments. There are more than 2,500 funds available plus ETFs, investment trusts and UK shares and, if you would like to research investments or need inspiration, you'll find detailed fund factsheets produced by our research department, as well as a range of guides and videos.

Even if you prefer a more hands-off approach to investing because you don't have the time or experience, the Online Investment Service can help. We offer Ready-made Portfolios of investments that are chosen and managed by our investment team so once you have bought one, you don't need to make any further investment decisions.

Find out more at [bestinvest.co.uk/ois](https://www.bestinvest.co.uk/ois)



# Speak to an expert

Tilney can help you achieve your financial goals. Call **020 7189 2400** or email **[contact@tilney.co.uk](mailto:contact@tilney.co.uk)** to talk to us.





**TILNEY**

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