TPO Premium

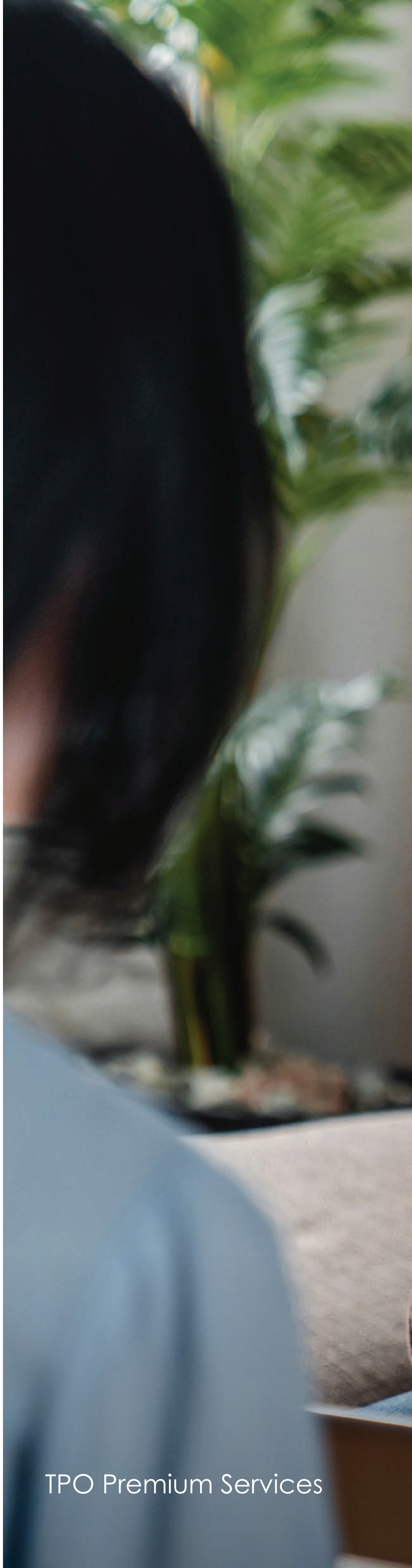
SERVICES

TPO Premium services

Whether you are still building up your wealth, moving into your retirement years or looking for assistance to preserve your wealth for future generations, our Premium services can deliver a solution tailored to your individual needs.

In our Premium services you will establish an ongoing relationship with a dedicated Financial Adviser who can provide expert advice at all stages of your life.

The Premium services are designed primarily for UK resident investors who want a professionally managed financial plan which can adapt to meet changing objectives and goals as you progress through life.



Why choose us?

Fair value & transparent

We aim to provide clients with fair value through the services we offer. We will only ever suggest clients engage us if we believe we can add value to their situation, and the fees for our services will be clearly communicated before any work takes place.

Independent

We provide a fully independent advice service; having assessed both needs and circumstances we will make a personal recommendation based on a sufficiently diverse, comprehensive, fair and unbiased analysis of the relevant market.

Tailored to your needs

Our approach is flexible and shaped by individual needs; because no two clients are the same, we adapt our advice and service to suit your personal requirements.

Established experts

We have been awarded Corporate Chartered Status by the Chartered Insurance Institute; a much sought-after accreditation in this industry which sets us apart from many other financial advisory firms. We were also named 'Chartered Financial Planning Firm of the Year' at the Personal Finance Society Awards 2022/23.

Adaptable

Life changes and events happen. We work together with clients to ensure financial planning strategies remain appropriate, through monitoring their effectiveness against changing circumstances, legislation, markets and economies.

Trusted

Dealing with finances can be stressful, and you need someone you can count on. All of our Financial Advisers appear on the Financial Conduct Authority register, meaning that we are who we say we are. Data security is also a priority for us, and the TPO Wealth portal ensures that your data is stored and shared securely.

Client Journey Overview

1

Discovery

Our initial discovery meeting is always held without charge and without obligation on either party to proceed. This meeting is for us to get to know each other, explaining who we are and how we can help you, and making sure we understand your wants and needs completely.

We will ask you to share key information with us and complete consent permissions so that we have all the details we will need to get started, preferably via our secure client portal, TPO Wealth, as a safer alternative to email.

After this, we will provide you with a proposed scope of work outlining how we might help and the costs of engaging us. If the proposal includes advice for investment solutions, then this meeting will also include a further discussion about your attitude to risk, ongoing service requirements and solution options.

2

Analysis and recommendations

If you're happy with our proposals, we will then conduct our research and formalise our recommended planning and solutions, including a review of existing arrangements where applicable.

Our formalised recommended solutions will be presented to you in a meeting, and once agreed, we will put our recommendations into practice and implement the agreed strategy. Where possible implementation will be completed electronically via our TPO Wealth portal.

3

Welcome and review

You will have a 'Welcome' meeting with your Adviser once the advice is implemented for confirmation and understanding and your Adviser will show you the TPO Wealth portal features and functionality.

After this you'll have review meetings at least annually with your adviser to keep track of your progress and discuss how things are going, though we are here for you throughout the year if you have any questions or need any help.

Ongoing services

As a TPO Premium client, you'll get:

A dedicated adviser and client team

Face-to-face meetings with your adviser to review progress at least annually at our offices, your home, or virtually - you decide

Access to products from the whole of the financial services marketplace

Access to a variety of investment solutions to suit your needs, including advisory and discretionary services

Your own secure login for the TPO Wealth client portal

Tax reporting and legislative updates

25% discount on chargeable advice services after two years of ongoing service*

*Where additional planning services are needed which are not included as part of your ongoing service agreement a 25% loyalty bonus (reduction) is applied once you have been an ongoing client for a qualifying period of 2 years.

Advice services included as standard:

Staying on track

Refreshing your financial plan each year to make sure it is still the best course of action for you

An annual Suitability Assessment to check that your investments still meet your needs and match your preferred level of risk

Funding

Funding your ISAs, either by cash or from an existing asset under advice to benefit from their tax-free status

Pension funding of annual allowances from cash to make the most of your allowances each year

Topping up your investment accounts

Investments

Switching investment portfolio strategies as needed to keep you on track and suit your appetite and capacity for risk

Rebalancing your investment portfolio to ensure it continues to reflect your appetite and capacity for risk on an ongoing basis

Withdrawals

Extracting tax free cash from your pensions

Drawing an income from your defined contribution pensions via pension freedom options

Withdrawing capital from your investment portfolio as needed

Investment services

We have a highly qualified and experienced investment team whose expertise allows us to offer a wide range of investment solutions to suit your preferences and requirements, including external options as well as our own portfolios.

With consideration to your investing needs and objectives, your Adviser will recommend one of the investment service options listed opposite. The different services allow us to accommodate for different investing requirements and make sure we're providing the service best suited to you, whilst appropriately charging for the additional work required. As independent advisers, your goals are always at the heart of any recommendations we may give, and we are committed to pricing our services in a way that does not create a financial incentive for you to be invested in our own products.

When we provide recommendations to you, you will be given a detailed service agreement which will include information on the products and services we are proposing, and the fees involved.

Preferred Portfolio Service

As part of the Preferred Portfolio Service, we offer a selection of risk adjusted portfolios, across a broad range of investment styles, including a Passive and ESG range.

In our discretionary portfolios service, you delegate all investment decisions within a pre-agreed risk budget, or you can choose our advisory investment service where you will agree to all changes before they are made.

Whether you are invested in one of our Advisory or Discretionary portfolios, our recommendations will always be based on your needs, objectives, and attitude to investment risk.

Bespoke Portfolio Service

For clients with unique investment preferences or requirements which dictate the need to construct an individual portfolio, we can provide bespoke portfolios. This service carries a small supplementary charge of 0.35% in addition to the ongoing service charge and is available to clients with a minimum of £1m investable wealth.

External portfolio solutions

As an independent firm we will always consider solutions offered by external investment professionals where it is in your best interest. When looking at external solutions our expert in house investment team will complete due diligence checks to review the options and check the suitability of the service.

Our other services

In addition to our Premium services, we offer other services designed for people with different financial planning needs. These services allow us to provide our expert financial planning at costs which are appropriate to the complexity and level of service that different people are looking for.

TPO Direct

The TPO Direct service aims to make financial advice accessible, simple and affordable.

It is a digital-based service designed for people looking to grow their wealth and who are typically aged 25 and over with at least £50,000 in savings, pensions or investments.

TPO Family Office

Our Family Office service is a highly-personalised and tailored service suitable for high-net worth individuals or families who require support with all family wealth matters. Typically, clients seeking this service will have liquid assets of more than £7.5 million and/or a lifestyle requiring £250,000 of capital or income per annum.

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