

# bespoke wealth management

With years of **knowledge and experience**, we deliver **independent financial advice** perfectly tailored to your personal needs.



# risk reward

#### **CHOOSING YOUR INVESTMENT**

'Where and how should I invest my money?' is the most common question we get asked in our initial consultation with clients. We don't choose any specific investment or pensions over another, the key is our our help to understand all the financials to make the right choice that suit your needs.

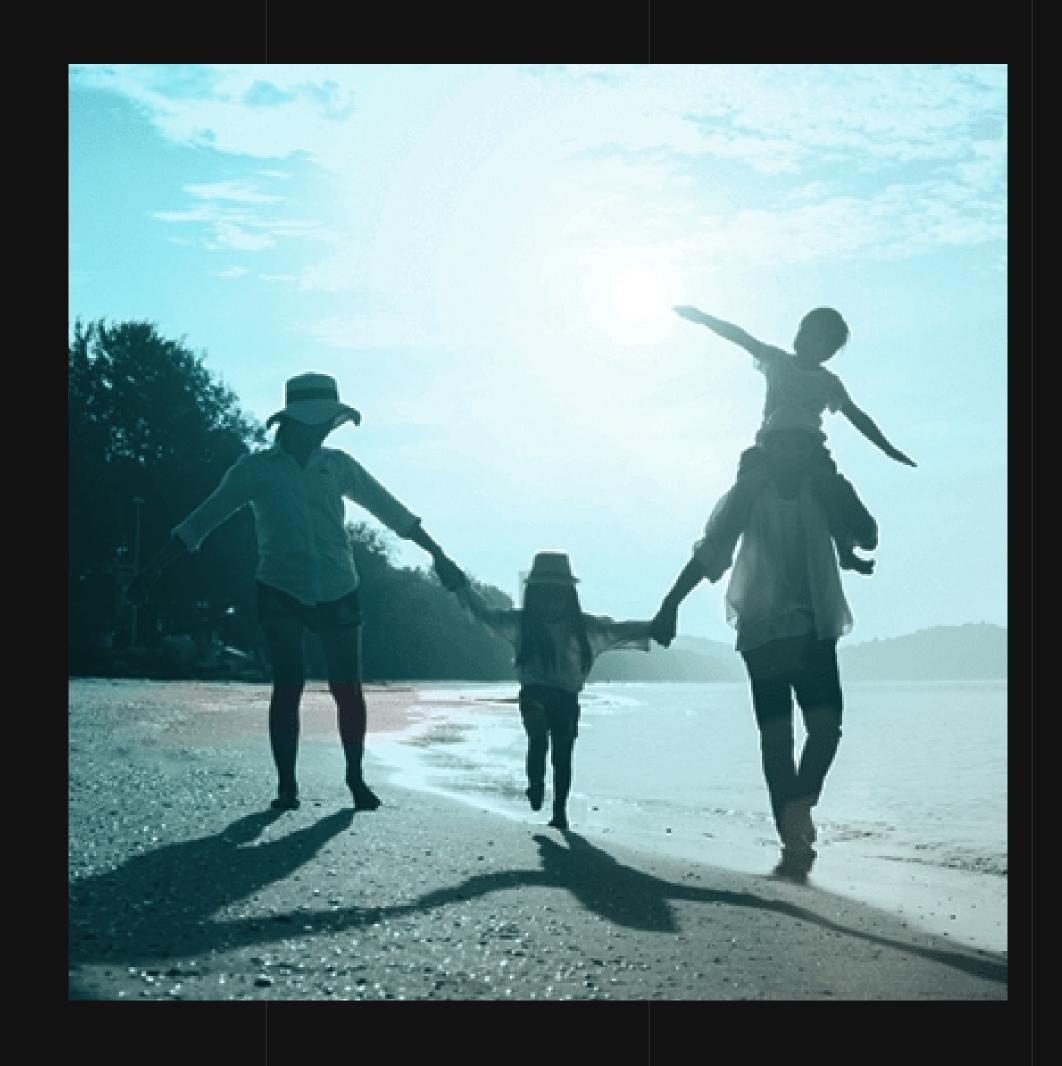
# what we do?



#### **CHOOSING YOUR INVESTMENT**

We learn more about your personality traits, what motivates you, and what fears you have when you make financial decisions using the latest technology software. By utilising this questioning technique, we can provide you with a completely personalised investment or pension strategy.





# why timeline?

### A PERSONABLE CARING TEAM

Timeline was created to provide financial advice throughout your life, whether that's starting to save, build up of additional capital, pension planning, enjoying retirement or passing on wealth.

# the right plan

#### **CHOOSING YOUR INVESTMENT**

Whether you are looking for growth, income, or both, **Timeline will** create the right plan for your needs. Due to the ever-changing landscapes of markets, inflation, investment providers, tax and politics, independent choices and flexibility help you to manage your plans both now and in the future. **Timescales matter when choosing the right investment**, and we will factor this in when building your investment plan.



# OUIT PICESS

### engagement

Our decisions are **guided by our investment philosophy**, which enables us to navigate a complex industry safe in the knowledge that we're doing everything we can to **protect** and grow your assets.

## discovery

We capture the hard facts within a fact find, and soft facts during our meetings to make sure we accurately assess the risk and select the most suitable investment opportunities for you.

## analysis

Using cashflow modelling, we determine risk and decide which products offer the most efficient risk/reward based on your income needs and other assets available.

## presentation

During a face-to-face or video conference meeting, we will reconfirm your objectives and present to you our recommendations and how they are suitable for your needs.

## implementation

If you decide to proceed with our recommendations, we will look to implement the advice in line with the best execution timeframes.

## monitoring

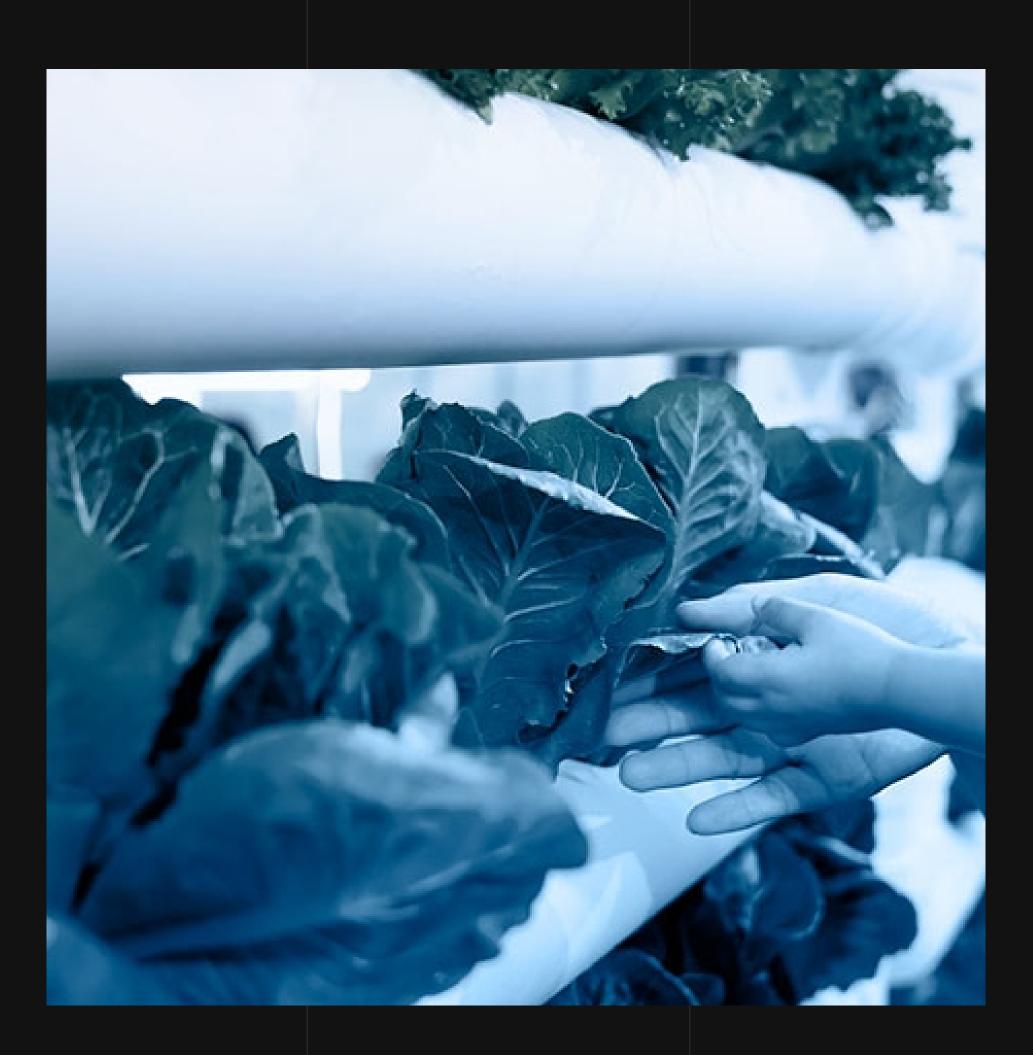
We continually monitor and review all of the products we recommend to ensure they remain consistent with your needs.



# sustainable

#### **CHOOSING YOUR INVESTMENT**

**Environmental, Social and Governance** (ESG) is a different type of investing. Yes, stocks and shares, bonds and a diversified portfolio but investing in progress is different. Investing in businesses that are making a positive and sustainable impacts, whether that be environmentally, socially, or both.



#### **CHOOSING YOUR INVESTMENT**

Over recent years, ESG has become a more mainstream investment strategy as concerns regarding the environment and the world we live in increase. According to MorningStar, in 2019, there were record inflows into ESG funds, totalling €120bn. We offer ESG investment as part of our investment solution for clients that want a portfolio that is a little bit different.

### We are Regulated.

Timeline Wealth Management Limited is authorised and regulated by the Financial Conduct Authority no. 596827. The Financial Conduct Authority does not regulate Estate Planning or Cashflow modelling. Timeline Wealth Management Limited is a Limited Company registered in England & Wales no. 8352322. The guidance and/or advice contained in this website is subject to UK regulatory regime and is therefore restricted to consumers based in the UK, for more information visit http://www.financial-ombudsman.org.uk. Please be advised that the value of investments can fall as well as rise. You may not get back what you invest and is not guaranteed.