



# bespoke wealth management

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

# risk vs 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.

# our process

## 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.

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