

**THOMAS
MILLER**
INVESTMENT

Your financial future in safe hands

WEALTH MANAGEMENT

Thomas Miller Investment

Thomas Miller Investment is an independent, specialist investment and wealth management firm, with a disciplined investment philosophy that puts each client's investment objectives at the very centre of each solution.

Our wealth management and investment teams based in London, Southampton, Birmingham and the Isle of Man provide both onshore and offshore wealth and investment management solutions to UK residents and international clients.

Thomas Miller

The Thomas Miller Group is an independent and international provider of insurance, professional and investment services and has been looking after its clients interests for over 130 years.

Established in 1885 and headquartered in the UK, Thomas Miller operates out of 15 offices across Europe, the Americas, Asia and Australasia. Through a global portfolio of mutual organisations and specialist privately-owned businesses, Thomas Miller has built a market-leading reputation in underwriting, claims handling, loss prevention, legal advice and investment management.

As well as being one of the largest providers of insurance to the global transport industry, Thomas Miller is a recognised provider of professional indemnity cover, and provides specialist insurance for barristers, patent agents, housing associations and pension schemes.

INTRODUCTION

Impartial, comprehensive advice to achieve your financial goals.



Thomas Miller Investment has a proven outcomes based approach to providing financial and investment management advice to individuals, families and institutions.

Our services include full financial planning, discretionary investment management, pension advice through to specialist tax guidance, such as inheritance and estate planning. However complex or simple your needs, we take time to fully assess your circumstances, draw up clear recommendations and implement solutions on your behalf.

We specialise in giving you a true picture of where you are today so we can help you work towards meeting your financial objectives in the future. Whether your goal is to plan a secure retirement, hand down wealth to future generations or simply make your assets work harder – we are here to make your options clear and understandable.

Thomas Miller Investment's Wealth Management service is totally independent providing advice that is completely impartial and not influenced by any product or provider – leaving us completely free to devise the very best solution for your needs.

Our services

- Full financial planning
- Cashflow planning
- Retirement planning
- Inheritance tax and estate planning
- Discretionary investment management

Thomas Miller Investment's Bespoke Discretionary Fund Management service has been rated 5 Star by Defaqto independent financial research company



BENEFITS

Outcomes based wealth management.

Our clients

- *Private Individuals*
- *Senior Executives*
- *Entrepreneurs*
- *Families*
- *Charities, Pension Schemes and Trusts*
- *Onshore and Offshore*

Building a trusted relationship with your wealth management team can be the start of a transformative process.

We know there are plenty of sources of free advice and do it yourself financial planning services available. However, in our view, nothing compares to highly-qualified and impartial financial advice from a trusted team.

The right questions for the right solutions – Our service isn't just about us understanding what you want to do. Our rigorous process of analysis and fact-finding helps our clients get the clearest possible view of their current financial position and the opportunities that could help them achieve more with their financial assets.

We are here to help you realise what it is you want to achieve personally and financially, whether now or in the future.

Complexity made simple – We appreciate the world of finance is complex – and that few people have the time to master it. Our role is to demystify, cut through the jargon and present you with an option – or range of options – to put you swiftly on the right track to achieving your goals. Then of course, we can do all the necessary implementation to put your chosen option into action.

The world doesn't stop, so neither do we – Creating the right wealth management solution is only the first part of the story. Our role is then to regularly review your arrangements in light of any changes in your circumstances or objectives. We will also take account of any relevant changes to, for example, tax legislation or in investment markets. So whatever happens in the world, you know it's taken care of.

As much or as little support as you need – Some clients want us to review all of their financial planning; others just want to discuss one element such as a particular pension plan or an inheritance tax concern. Whatever your issue, we are here to respond and price our services accordingly, you can feel free to call on us for further issues as required.

Relationship built on understanding and trust – We believe that the relationship between you and your consultant is a personal one. That is why you will always maintain a direct relationship with your personal consultant throughout your time with Thomas Miller Investment.

Our reputation has been built on the quality of our service. That means you can rely on us to always be available, to communicate clearly and regularly – and always recognise that your time is precious.

Working with Professionals

We are committed to being the wealth management partner of choice for professionals such as Accountants and Solicitors seeking to deliver the best outcomes for their clients.

OUR SERVICES

Explore what we can offer.

Providing impartial, comprehensive guidance at every stage of life.

Our services

Full financial planning review

Our financial planning review service offers you the opportunity to receive a full, impartial appraisal of all of your current financial arrangements and assess these against your future goals and aspirations.

Cashflow planning

It can be difficult to see how the decisions you make now will affect your future financial well-being. Our cashflow planning service can help you see more clearly by laying out major events across your lifetime in order to plan for future cash requirements.

Our advanced interactive tools can forecast your cashflow needs against your potential income generation, taking into account investments, earnings, taxes and debts. It will also highlight any cashflow risks you potentially face.

Retirement planning

However close or far you are to retirement, taking independent advice on your pensions and savings arrangements can have a major impact on your financial well-being in later life.

We work with individuals at the start of their retirement journey, who are close to stopping work and those who are now drawing a retirement income. We can work with you to:

- Identify and optimise all your pension arrangements – including consolidating plans into a single arrangement where appropriate.
- Determine the right investment strategy and pension vehicles to help you build up retirement wealth and address any potential shortfall in your retirement funding.
- Navigate any changes to pension legislation and the tax rules that may affect you – especially the recent pension freedom rules from age 55.
- Transition your pension fund into a stable and sustainable retirement income tailored to your later-life cashflow needs.

Inheritance tax and estate planning

Passing on wealth tax-efficiently – while being able to make full use of assets whilst alive – is a key goal for many of our clients. We can work with you and, where appropriate, family members to:

- Assure the most efficient arrangement and disposal of your estate.
- Protect the interests of your family and dependants.
- Reduce unnecessary tax and legal fees.

We will work in collaboration with you, evolving your arrangements if and when your circumstances change or tax legislation is revised.

Discretionary investment management

We offer our clients discretionary portfolio management that allows you to delegate the day-to-day management of your investments to our in-house team of investment professionals or a third-party manager if it is more suitable for your circumstances.

An investment strategy will be constructed based on your specific objectives, time horizon and attitude to risk. Your strategy will be regularly reviewed to ensure it remains in line with your preferences and circumstances, and you'll receive regular reports to follow your progress.

All investment decisions are managed in-house using Thomas Miller Investment's active and award-winning investment process, which combines macro-economic analysis with asset allocation, stock selection and robust portfolio construction.







OUR PROCESS

Defining your financial goals.

A rigorous process from getting to know you to periodic review.

Our robust and intensive review process involves five key steps:

Getting to know you

The first step in any financial plan is clarifying what you want to achieve. We take the time to fully assess your current arrangements, source of income and assets. We then ascertain your goals, your concerns, tax status and any factors that are likely to influence your financial planning in the future.

Analysis

Our financial-planning specialists will assess all the information from our initial fact-find to build up a profile of you as an investor and determine an appropriate recommendation based on your aims and objectives.

Using advanced financial planning tools, we can demonstrate how your financial future might look both with and without our recommendations.

Delivery & advice

Your financial-planning consultant will present a clear and straightforward plan of action to help achieve your financial objectives. Your plan can be reviewed and revised based on your feedback to ensure you are completely happy with what is being proposed.

Implementation

Where relevant, we will construct an investment solution or arrange product wrappers (pensions, ISAs, trusts etc) to implement the recommended plan. Investment management can be provided by our award winning investment management team. As an independent financial adviser, we are free to choose any product or provider on a best-in-class basis.

Periodic review

Your arrangements will be regularly reviewed to ensure you are on track to meet your goals. We recommend meeting with you for a face-to-face review at least once a year. If an investment portfolio is set up for you, we will send you reports on its progress half yearly or more regularly should you require.

THOMAS MILLER INVESTMENT

For the clearest picture of your financial portrait.

*A proven outcomes based approach to
wealth and investment management.*

- We will help you identify your objectives and what is important to you today and in the future.
- Defining your financial goals, focusing on objectives, and so helping to ensure that you achieve your desired outcomes.
- Discussing your concerns and putting your mind at rest through a rigorous process of analysis and fact-finding to give you the clearest possible view of your current financial position – and future potential.
- Fully bespoke independent financial advice from full financial planning review to pensions and estate planning.
- Access to award-winning investment portfolio management.
- Responsive ongoing service to keep your financial plans on track to meet your goals.
- Supported by the international resources and networks of the Thomas Miller Group.

To start a conversation about your wealth management requirements, contact our Thomas Miller Investment team.



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It should be noted that investment involves risk. **The price or value of investments may go down as well as up and the investor may not necessarily receive back the original amount invested.** Clients should always seek appropriate tax advice from their financial adviser before committing funds for management. Please remember that tax treatment depends on your individual circumstances and may be subject to change in the future.

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