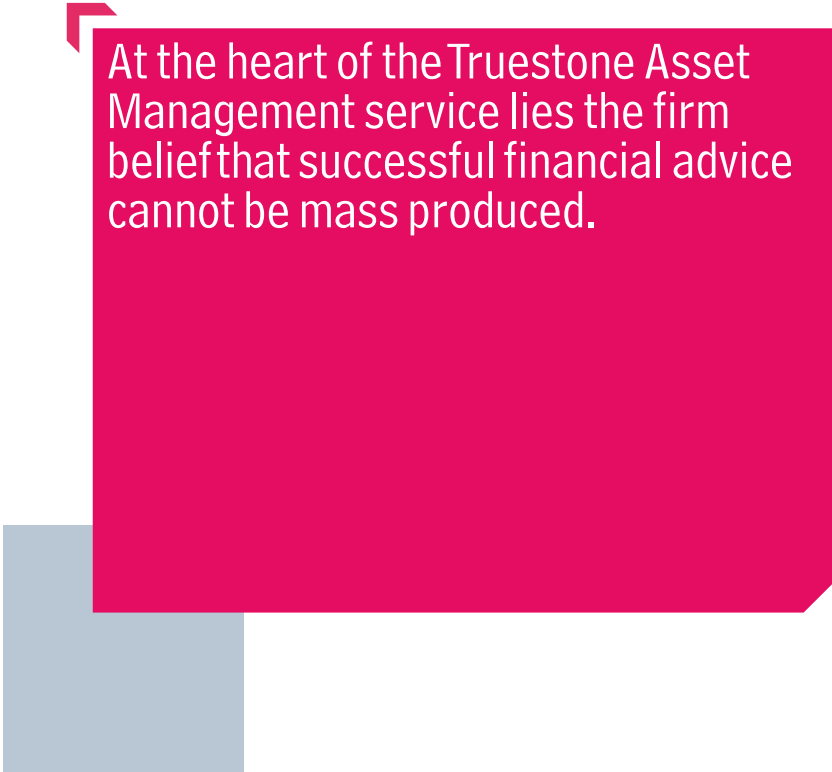


truestone asset management  
personal financial strategies





At the heart of the Truestone Asset Management service lies the firm belief that successful financial advice cannot be mass produced.

## Finding solutions that others miss

We believe that arriving at a long term financial strategy is an intensely individual process requiring clients to address their personal concerns and aspirations and plan for what they really want out of life. And what's more it's the ongoing process of monitoring progress and adjusting previous plans that really matters if you want to reach your goals.

At Truestone we work with clients who are looking for:

- An open and honest relationship based on trust and not clouded by financial jargon or biased by product based sales targets
- Guidance, advice and a long term strategy that is tailored to meet your stated personal and financial objectives
- A deep understanding of financial markets that is applied in a considered and intelligent manner

Our consultants are hand picked because of their expertise, experience and commitment to client service. We do not hide behind a 'large corporate' mentality; we know we have to work cleverly and collaboratively on your behalf. By doing that and by taking the time to listen to you we believe we can find solutions that others miss and make a real difference to your financial affairs.

## Independence

The advice you receive from Truestone is entirely impartial and independent. We are not tied to the products of any specific set of insurance, pension or investment companies. That means we are able to scour the whole market to find the most appropriate financial solution for you.

The Truestone approach to asset management is both thorough and scientific. We strive to avoid the internal biases found within the wider asset management industry. Using detailed research we have been able to construct our own proprietary asset allocation model for portfolio management.

We know our clients expect us to work harder and smarter to help them reach their personal financial goals. That is why we have built the model to include alternative investments such as gold and other commodities or natural resources as well as more traditional stocks, bonds, cash and property that would form an investment portfolio. We also recommend a broader range of property based assets, including investment in ground rents and student accommodation. By selecting from a wider range of asset classes we believe that we create a more balanced approach to managing wealth; and as a result, a greater likelihood of delivering the profits that will realise your long term objectives whilst taking a lower level of risk.

## You set the rules

Before we start to work for you our most important task is to listen to you. Only by doing that can we understand exactly what you want to achieve personally and financially and by when.

- Tell us what your financial goals are. For example are you looking to generate an income from your investments or are you more concerned about growing your capital for a specific date in the future. Perhaps your main concern is preserving wealth to pass on to future generations
- Tell us when you want to achieve these goals by
- Let us know if you have any particular personal investment preferences such as ethical or socially motivated investment
- Together we will establish the level of financial risk you are prepared to accept

## We agree a strategy with you

Armed with the information you have provided, Truestone will prepare a financial strategy for you.

- Firstly, we will be totally realistic with you about how achievable your goals are
- We will consider the mix of different assets; cash, property, UK and overseas equities and alternative investments that fits with your attitude towards risk and your personal preferences
- We research the market to find the most appropriate investment managers for your needs
- Then we propose a specific combination of investments that we believe will give you the best chance of attaining your objectives
- We will also take into account any tax efficiencies that are open to you both in making investments and in taking income from your portfolio

## Regular monitoring and rebalancing

Once the strategy has been implemented it will need regular review to ensure it stays on track.

- Every six months we will provide you with a thorough update of the value of your portfolio and each individual investment within it
- This will give us the chance, following discussions with you, to change any specific investment which is not performing to expectations

## An ongoing relationship

At any time you can contact your client director and your support team to ask for guidance or advice.

- You may want to alter some element of your brief to us. It would not be uncommon for either your personal circumstances or your priorities to change through time and we will suggest suitable adjustments to your financial strategy
- As part of our wealth management service we are happy to spend time providing an education on money management issues to young adults in your family

## Socially motivated investment


More and more of our clients recognise that wealth brings its own wider responsibilities and wish to allocate at least part of their portfolio to companies and investments with social objectives. These are investments that deliver a 'double bottom line'. They offer a good potential return on capital whilst at the same time help to make a real and positive impact on the environment and other people's lives.

Whatever your particular area of concern, be it fair trade, social housing, education or protecting the environment to name but a few, Truestone is able to offer advice on a range of carefully selected ethical and socially motivated investments that can be blended into your portfolio.

## Philanthropy

Many of our clients are generous; giving to charities both in the UK and internationally. However for most people 'giving' is an emotional response and often spontaneous. Truestone provides a well researched and structured process for charitable 'giving'; screening charities for good governance, administrative capability and impact of each pound given.

**Call Truestone Asset Management on 0845 362 8425 to talk to a consultant or email [assetmanagement@truestone.co.uk](mailto:assetmanagement@truestone.co.uk) or visit us at [www.truestone.co.uk](http://www.truestone.co.uk)**



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## Truestone Asset Management advisory services

- › Review and reorganisation of investment portfolios
- › Ongoing portfolio management
- › Long term financial strategies
- › Pension planning and review
- › Choosing the appropriate life and health protection
- › Inheritance tax planning
- › Tax efficient investment
- › Socially motivated investing

**call us today for expert advice**  
0845 362 8425 > [assetmanagement@truestone.co.uk](mailto:assetmanagement@truestone.co.uk)

Truestone Asset Management plc is part of the Truestone Group of companies that are related via common shareholders and a commitment to the ethical treatment of clients, employees and suppliers as well as pioneering the development of investments that sustain the environment and help disadvantaged individuals and communities.

Truestone Group consists of:

- › Truestone Asset Management plc
- › Truestone Capital Management Limited
- › Truestone Employee Benefits and Truestone Private Finance are trading styles of Truestone Asset Management plc

