

Chase de Vere

Private Client



A blurred background image of a business meeting. Two people are seated at a dark, reflective table. On the left, a person in a light-colored shirt and dark jacket is partially visible. On the right, a person in a dark suit and striped tie is visible, with their hand resting on a yellow folder. A clear glass vase and a glass of water are on the table. The scene is brightly lit, likely from a window in the background.

*Our independent
advice focuses on
your financial
objectives*

Plan a more rewarding financial future with us

“My wife and I have been clients of Chase de Vere for several years, for advice and help to maintain and update our portfolios. We are very pleased with the service and the results from our adviser whose twice-yearly visits are invaluable.”

Mr C, Oxford

Whatever you hope to do with your wealth in the future, whether it's travelling the world, assisting your children with university fees or simply making sure your family are safe and secure, you should plan your finances carefully now. However, with all the demands on your time and ever-changing financial products and regulations, professional advice is crucial.

At Chase de Vere, we believe the only worthwhile advice is independent advice. While other advisers, banks and building societies may offer you financial advice, many of them are restricted by the products and services they can offer. We have no such constraints.

Our private client advisers can freely and independently help you:

- Qualify your financial objectives
- Evaluate your resources
- Develop a comprehensive plan
- Put your plan into practice
- Maintain your course

The freedom to advise objectively

Many financial advisers are restricted and can offer only solutions from selected providers. We, on the other hand, are free to create financial plans that are totally unconstrained by any obligation – other than to you, our client.

From designing investment portfolios to estate and legacy planning, we offer solutions that are drawn from the whole market. We give each one careful consideration and only then recommend one that is right for you and your situation.

You are an individual. Therefore, so is the advice we bring you.

Award-winning service

Our independent financial advisers are a rare breed, as there are a limited number of advisers in the whole country able to give independent financial advice. What is more, a highly reliable and dedicated team of administrators and back-office specialists support them. We are a team, but we think and act independently, allowing us to give a more considered, creative and sometimes non-obvious solution.


Our highly experienced advisers work in offices throughout the UK and always strive to deliver the most personal and attentive service. It is no wonder the industry and media have recognised our expertise and high levels of service with numerous awards and accolades.

For the long term

We have been one of the country's leading independent financial advisers for almost 50 years. Some of our clients have been with us for decades. That is because as well as offering high-calibre independent advice, we continually strive to make sure our clients are satisfied. We consistently work at delivering the right advice, in the right way and at the right time.

In this way, we will be around for many years to come.

We believe that true independence is a virtue: a virtue that allows freedom of thought and real objectivity. However, in the world of financial advice, true independence is in decline.

A close-up, low-angle shot of a classic red car. The focus is on the large, round, chrome-rimmed headlight on the left, which has a ribbed glass lens. To its right, the car's chrome grille is visible, featuring vertical slats. The car's body is a deep red color, and the background is blurred, showing other vehicles and lights, suggesting a car show or exhibition setting.

Awards for independent advice and excellence in service are important recognition. But satisfied clients mark our success.

“We have been advised by Chase de Vere since 2004 and have received an excellent level of service. Regular reviews with our adviser have given us peace of mind, particularly about investments which we have had concerns about. Our adviser shows a real interest in us as clients and we trust absolutely her recommendations and advice.”

Mr and Mrs H, Anglesey

Relationships that last a lifetime

We focus on building lasting relationships with our clients. Many of these relationships last from one generation to the next, and we now advise the sons and daughters of many of our original clients.

How is this possible? We have a comprehensive range of advisory services, designed with the longer term in mind and an ability to accommodate changing requirements, as clients reach different life stages.

Retirement savings

We will make sure you are financially well prepared for your retirement by ensuring the best use of pensions and other saving vehicles for you and by taking every opportunity to increase the balance of your retirement reserves.

Retirement income

Structuring your retirement savings and other financial assets to help you maximise your retirement income level, as well as the reliability of that income, throughout your retirement. This will leave you free to enjoy yourself without worrying about the future.

Investment strategies

Our expertise spans a wide range of investment vehicles, meaning we can deliver the right solution to meet your objectives. Once established, we can monitor and adapt your investment portfolio over the longer term to ensure you achieve your goals, whatever they may be.

Tax optimisation

We will help reduce your tax liability through the appropriate use of tax rules, tax-efficient and tax-favoured investment vehicles.

The Financial Conduct Authority does not regulate tax advice and estate planning.

Retirement savings

Retirement income

Investment strategies

Tax optimisation

School and university fees

Mortgages

Equity release

Financial protection

Funding long-term care

Legacy and estate planning

Probate services

Business advice

School and university fees

From private schooling to planning ahead to fund higher education, we will help you manage the rising costs of education.

Mortgages

If you are buying a new home, we will organise the finance for your purchase and provide ongoing advice to keep your borrowing costs as low as possible.

Your home may be repossessed if you do not keep up repayments on your mortgage. If arranging a mortgage, our typical charge is 0.5% of the mortgage loan amount.

Equity release

We can help unlock equity that has accumulated in your property, making it available for you to use immediately or to reinvest.

This is a lifetime mortgage. To understand the features and risks, ask for a personalised illustration.

Financial protection

We will help make sure your family is financially protected should something happen to you and that your cash flow obligations can be maintained without having to sell existing assets.

Funding long-term care

We will help manage the burden of long-term care costs by making sure that any future need for care can be effectively financed from your existing assets, while aiming to preserve your wealth.

Legacy and estate planning

We will develop strategies to ensure your assets are distributed according to your wishes, with a focus on reducing the tax payable on wealth passed to your beneficiaries as part of your estate.

Probate services

Our services extend to providing help and advice to family members dealing with the immediate financial upheaval in the event of your death.

Business advice

Wherever your business affairs are linked to your personal financial goals, we can factor these into your financial strategies.

You may be seeking capital growth or require a regular and reliable flow of income. Whatever your financial goals, our independent private client advisers will look at every option then deliver the right investment strategy for you.

Investment services

Planning and managing your investments

With a choice of investment services, our private client advisers can plan and manage your investments effectively.

Managed Fund Service

Our Managed Fund Service typically suits clients with smaller sums to invest, for whom a bespoke service is not required or deemed cost effective.

The service comprises of a range of high-quality managed funds run by some of the world's leading investment houses and managed on a passive or active basis.

A typical managed fund will invest in a spread of different assets (cash, equities, property, fixed interest), giving investors the opportunity to benefit from a level of portfolio diversification.

The range will accommodate the needs of most smaller investors, in terms of differing risk appetites (very cautious to speculative) and investment objectives (capital growth or income).

Bespoke Portfolio Service

Bespoke design investment portfolios are our hallmark service.

Hand-picking each element of the portfolio allows our advisers to meet each client's very specific investment requirements.

The service is highly personalised and offers an ongoing advisory relationship to ensure your changing needs continue to be met.

As with any Chase de Vere investment service, our Bespoke Portfolio Service is underpinned by our investment beliefs and processes, and benefits from ongoing monitoring and input by our Investment Committee and our own dedicated team of investment experts.

Discretionary Management Service

If you would prefer an investment manager making the day-to-day investment decisions for you, without prior consultation, we can introduce you to a member of our panel of carefully selected, actively monitored, external discretionary managers.

We also have our own Discretionary Management Service called The Chase de Vere Select Portfolio Management Service.

The value of investments can fall as well as rise. You may not get back what you invest

Investment beliefs

Independent, free-thinking advice built on a firm set of principles

While we will look at every angle and point of view to bring you the best investment advice and services, we never veer from a firm set of principles: our investment beliefs.

Diversification reduces risk

We believe that diversification between different asset classes, markets, industries and other categories reduces overall investment risk and delivers more stable returns.

By distributing capital between assets that have a low correlation to one another and are likely to react differently to the same event, we will help you manage investment risk by reducing the volatility associated with the price movements of specific assets. This approach ensures that we do not take undue risk with your portfolio.

**We have a responsibility to
you and your investment.
So we never ignore risk.**

The Investment Committee

Our investment beliefs have been established by our Investment Committee. The Committee comprises a panel of investment experts.

The Committee's purpose, based on proven methodology, is to monitor and refine the company's investment policies, as well as governing how these are translated into the strategies, risk and loss models, procedures and systems all used in the provision of our various investment services.

Asset allocation is a long-term process

We take a long-term view when specifying the proportion of different asset classes used in your portfolio. Over the long term, expectations of risk and return for different asset classes tend to be more predictable – this allows better matching between the character of a portfolio and your own risk for return tolerance. While changes are necessary to maintain portfolio behaviour, frequent ‘tactical’ changes are unlikely to add value and may result in increased cost and potential risk.

Market efficiency determines management style

The pricing of traded assets, e.g. stocks, bonds and property, is imperfect due to market inefficiencies. In an inefficient market, forces such as public sentiment or a lack of freely available information can drive asset prices above or below their true value. We believe the efficiency of a market should govern the selection of either an active (managed) or passive (market-tracking) asset management strategy. In a more developed market, which has fewer inefficiencies to exploit, it is sometimes harder for a manager to ‘beat the market’, so the higher costs of active management may not represent as good value as a passive strategy.

Value for money

Lower investment costs are preferable to higher, as costs diminish returns. Wherever possible we will minimise the cost of investing for you. This does not necessarily mean that we pick the cheapest funds, but that we need to see demonstrable value for money.

Consistent performance

While past performance is not a reliable indicator of future returns, we believe it is prudent to consider consistency of investment performance. All too often, consistently poor performance may carry on. We therefore look for reliable performance in our approved investments, not last year’s success story or the latest ‘fad’.

Investment horizon

Statistics prove that the longer an investment is held, the smaller the deviation between estimated and actual return becomes. For this reason we invest for the medium to longer term (5-10 years) and will not speculate with your money over short-term horizons.

*Our independent
approach to investment
advice is robust.*

*And always puts
you first.*

Investment beliefs

“The service we have received from our adviser over the years has been consistently first class. We really feel that as clients, our needs are put first and it would be difficult to find another company that we trusted as much.”

Mr and Mrs O, Leeds

Size of fund

Small funds may carry extra risks. For instance, with fewer investors, changes made by some are more likely to affect the others. Investment funds also need to be of a certain size to run profitably and be able to take advantage of opportunity. We therefore favour funds where there is sufficient mass to ensure long-term commercial viability, and where there is little exposure to majority holders selling up without notice.

Provider service and reputation

Quality of service, support and, in particular, the ability to compensate if things go wrong are essential when selecting investments. Often the work of a financial services provider is unseen, exactly as it should be. However, errors do sometimes occur. We will not use providers who do not remedy their errors and appear oblivious once they have their clients' money. We will use only providers on which we are prepared to stake our own reputation.

Relying on natural yields

Taking income that is not supported by the returns from underlying investments exposes clients to potential capital losses. We believe portfolios with an income objective should be built on the natural yield of the underlying assets. Although this may limit income, particularly in times of low returns, you will gain

a clear understanding of realistic returns, with the ability to make informed decisions when targeting income levels.

Tax mitigation

Refunds and savings through tax-efficient or tax-favoured investments have the effect of protecting or increasing returns. We believe that use should be made of tax breaks to enhance returns, but only if the risks and potential restrictions are acceptable to you.

Embracing change

The nature of markets means they are evolving constantly. We ensure that we are well informed of market developments in order to be aware of and make use of new strategies that will enhance our investment service to you. However, new approaches will not be adopted until they have been thoroughly examined and tested. We are committed to protecting you from unquantified risks.

Solid foundations

Introductory meeting

Held at your home, place of work or our local offices, your introductory meeting is an opportunity to find out more about us, how we work and how we might assist you. We respect and value the trust our clients place in us and we aim to give you complete confidence in our ability to provide you with a first-rate service.

Information gathering

Your private client adviser will begin to build a detailed picture of your financial circumstances. Depending on the complexity of your needs and situation, this might take place during your introductory meeting or at a subsequent meeting. At this stage your adviser will outline the charges for our advice and your payment options.

Financial analysis

Your adviser will analyse the information you have provided, assessing the strengths and weaknesses of your current financial situation in comparison to your needs and priorities. Depending on the services you require, this might include analysing your assets, liabilities and cash flow, current insurance coverage, investments or tax strategies.

Recommendations

We will present strategies to help you meet your financial objectives as a personal financial plan. You may prefer to receive your plan by post or email, then meet with your adviser to discuss the recommendations. If so, we will always fit in with you.

Implementation

When you are completely satisfied with our recommendations, we will begin putting your plan in place. Throughout the implementation your adviser and members of our support team will be on hand to help you with associated paperwork, answer any questions you may have and to generally keep you up to date with the implementation process.

Ongoing review

We often recommend continued monitoring of your financial plan. This will ensure your stated goals are achieved and that your strategies remain appropriate in relation to changes in your personal circumstances, legislation, financial markets and products. We offer several options for ongoing services and we will help you determine which one is right for you.

Every single client benefits from our highly disciplined approach to independent and personally tailored financial advice.

01

Introductory
meeting

Establish an early
understanding of
who we are and
how we can help

02

Information
gathering

Build a detailed
picture of
your financial
circumstances
and objectives

03

Financial
analysis

Examine your
situation and
requirements in
order to identify
the correct
financial strategies

04

Recommendations

Present
recommended
actions within
your personal
financial plan

05

Implementation

Put in place
recommended
financial
planning
strategies

06

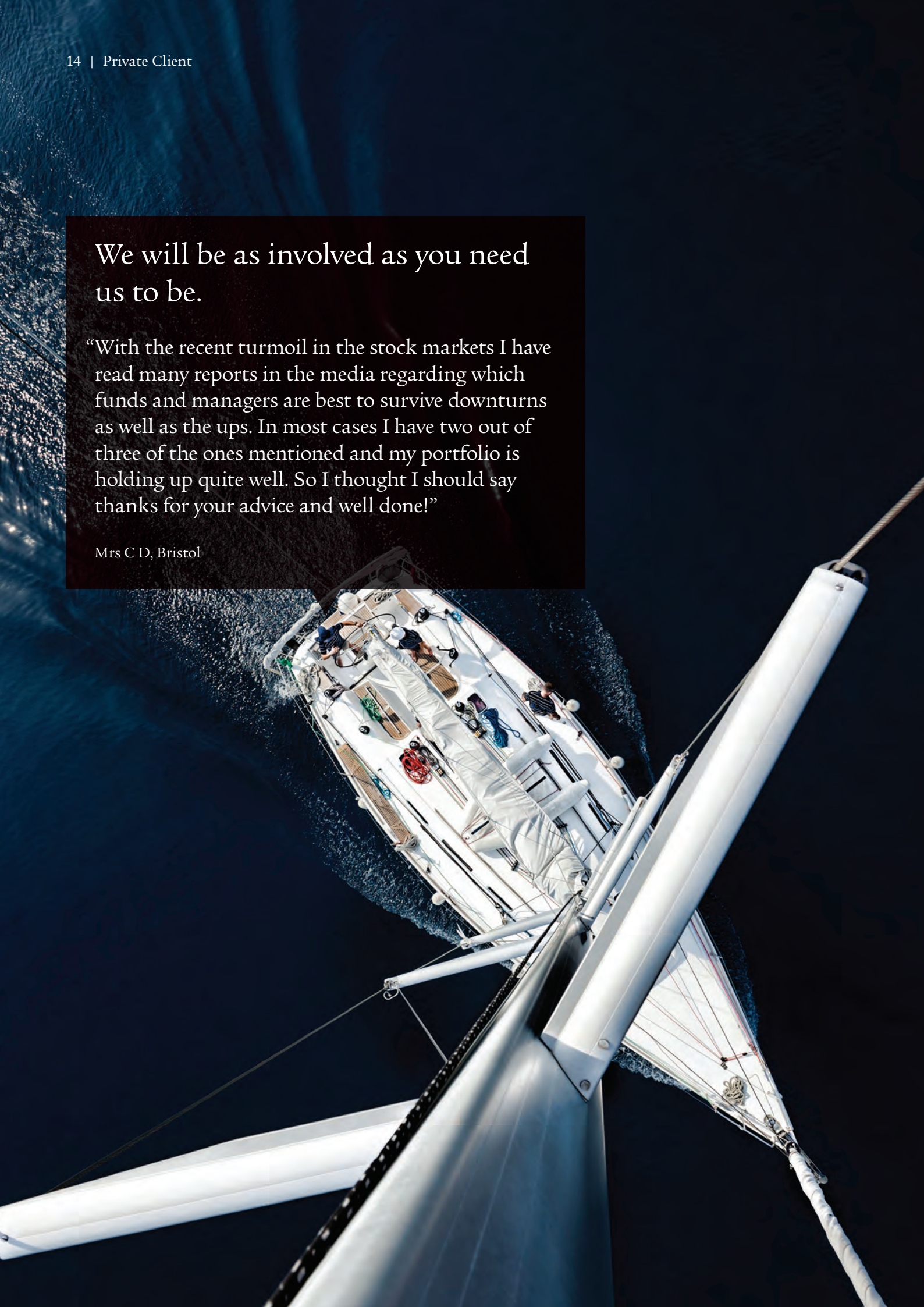
Ongoing review

Make use of
regular reviews to
ensure your plan
stays on track

We will be as involved as you need us to be.

“With the recent turmoil in the stock markets I have read many reports in the media regarding which funds and managers are best to survive downturns as well as the ups. In most cases I have two out of three of the ones mentioned and my portfolio is holding up quite well. So I thought I should say thanks for your advice and well done!”

Mrs C D, Bristol



Your goals achieved

Monitoring performance, continually

Particularly where pensions and other investments feature in your planning, ensuring their consistent performance is paramount. They are, after all, more susceptible than other types of financial vehicle to external factors. However, through regular consultation with your adviser you will benefit from continual expert monitoring and evaluation. This will make it possible to adapt your strategy and the instruments underpinning it to changing market conditions and personal circumstances.

We offer a range of ongoing services, collectively intended to determine a need for change and provide the means to implement it: only if there is a demonstrable benefit to your financial planning.

Our core ongoing services include:

- Dedicated adviser and client team
- Regular review meetings
- Access to an investment platform
- Portfolio reports
- Platform valuations
- Online portfolio access
- Fund alerts

The availability of our ongoing services and the basis on which they are provided is governed by our four service levels:

Essentials

If you would like to benefit from one-off independent financial advice but you have no need for any ongoing contact in respect of your affairs, then our Essentials service will suit you best.

Primary

If you want ongoing access to a dedicated financial adviser but would prefer this to be light touch, then our Primary service may work well for you. This service will ensure that you are kept well-informed of changes that may affect your plans and give you the opportunity to discuss these as needed with your adviser.

Enhanced

Clients with more complex planning needs may prefer more interaction with their adviser, on a structured basis. In this case, our Enhanced service will be a better option.

Premier

If your plan is multifaceted and requires close supervision, you may wish to take advantage of our Premier service. It offers a heightened level of service and more interaction with your adviser. Our Premier service builds on the features of our Primary and Enhanced services, and allows you more of your adviser's time and resources.

If other financial instruments such as a mortgage or insurance also feature in your financial plan, or where your plan has no supporting products, your adviser can help you with that. Your adviser can utilise the appropriate elements from our range of services and create an ongoing service programme specifically tailored to suit your individual needs.

Make the most of our advice and expertise with our range of ongoing services

Dedicated adviser and client team

A named private client adviser and their support staff will be responsible for your ongoing service. You will have direct access to this dedicated team, who will keep you informed of matters relating to your affairs. They will always do their utmost to deal with your enquiries and requests promptly and effectively.

Review meetings

We aim to ensure you achieve your objectives and so will revisit your planning at regular intervals. Review meetings are ideal opportunities to repeatedly strengthen your strategies, confirming they remain fit for purpose.

Reviews may also inform a need for change, determined by questioning such aspects as:

- How has your plan performed over time? Are you still on course to achieve your stated goal(s)?
- Has your personal situation changed since your last review – how might this affect your planning?
- Is your tolerance to investment risk or your capacity for loss still the same?
- Is your plan still tax-efficient – can your tax position be improved on?
- Has there been a change in the economy, markets or in legislation that needs to be taken into account?
- Do your investment holdings continue to meet the criteria set by our Investment Committee?
- Has the different performance of your holdings meant that you are now over or underweight in a particular asset, to the degree that you are taking less or more risk than was originally mandated?

Meetings are normally held face to face at a place and time to suit you. If you have complex financial circumstances, you may need more regular contact with your adviser. The bespoke nature of our Premier service gives our advisers total flexibility in matching the frequency of contact to your specific requirements.

The more we know about you, the better our advice.

Ongoing services – key features

| Service | Essentials | Primary | Enhanced | Premier |
|---------------------------------|--------------|-------------------|-------------------|--------------------|
| Dedicated adviser & client team | Not included | Included | Included | Included |
| Review meetings | Not included | Not included | Included (annual) | Included (bespoke) |
| Portfolio reports | Not included | Included (annual) | Included (annual) | Included (bespoke) |
| Investment platform | Included | Included | Included | Included |
| Platform valuations | Included | Included | Included | Included |
| Online portfolio access | Included | Included | Included | Included |
| Fund alerts | Not included | Included | Included | Included |
| Professional advisers' service | Not included | Not included | Included | Included |
| Newsletters | Included | Included | Included | Included |
| Interim updates | Included | Included | Included | Included |
| Budget updates | Included | Included | Included | Included |

Services which are not included, if available, may be provided subject to an additional charge.

Our range of ongoing services

Portfolio reports

Our portfolio reports provide an in-depth analysis of your entire portfolio of investments, including collective investment schemes, investment bonds, pensions and more esoteric holdings, such as venture capital trusts and enterprise investment schemes.

The report includes investments held both within and outside an investment platform.

In addition to valuing your portfolio, your report will provide you with an analysis of how your capital is distributed. This includes views of your exposure to different asset types, as well as of the different tax wrappers utilised and of the funds and providers with which you are invested.

Your adviser will usually time the publication frequency of your reports to your programme of review meetings, where agreed, using the report as a basis for your discussions.

Investment platform

We employ the latest technologies to provide you with our investment services.

Chief among them is an investment platform. Investment platforms allow you to consolidate the administration of your different holdings into a central location. Supporting a range of tax wrappers and with access to a large universe of different funds and providers, a platform, because it enhances both the visibility and accessibility of your holdings, makes managing a diverse portfolio considerably more efficient.

Platform valuations

If you have holdings on an investment platform, you will receive annual valuation statements.

The value of your investments can go down as well as up, so you could get back less than you invested.

VCTs are high risk investments and there may be no market for the shares should you wish to dispose of them. You may lose your capital.

Enterprise investment schemes (EISs) are very high-risk investments. An EIS investment is usually concentrated in one single unquoted trading company. Often there is no market for the shares and it may therefore be very difficult to make a disposal. There is a strong possibility of the chosen company failing.

“I have come to depend on Chase de Vere to help me plan for the future. My adviser understands exactly what I want to achieve and I am delighted that his strategies are proving to be very effective.”

Mr G, Brighton

Online portfolio access

You can instantly access your holdings on an investment platform. This online service allows you to obtain a valuation of your portfolio, check your transaction history, access correspondence and much more.

Fund alerts

Regular fund reviews conducted by our investment analysts may result in our downgrading a particular fund to a sell status. This service, therefore, is a valuable tool in assisting our advisers to make decisions about the funds held by clients.

Newsletters

Our email newsletters inform you of events within the world of personal finance, along with updates of developments within Chase de Vere.

Interim updates

Our updates service will alert you to the latest developments in the economy, legislation and the financial markets, particularly those we feel are of significance to you.

Budget updates

The Budget update service is an email-based commentary published following the Chancellor's Budget Day announcements – ensuring you are aware of any proposals likely to have an impact on your financial planning.

Professional advisers' service

Your adviser will work closely with any other professional advisers you may have, such as your accountant or solicitor, to ensure your planning is aligned with your other arrangements.

Should you need supplementary professional advice, we can introduce you to one of our trusted external advisers.

Corporate advice services

We also specialise in independent corporate financial planning. In the same way that our private client advisers are obligated to no-one, our corporate client advisers offer totally independent and professional advice concerning the structure and implementation of successful employee benefits strategies. They can also design programmes to inform, educate and advise employees in relation to their personal finances.

To find out more about our corporate advice services, please don't hesitate to speak to your private client adviser or visit www.chasedevere.co.uk

www.chasedeverere.co.uk
0345 609 2002



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A member of the Swiss Life Group. Registered office:
60 New Broad Street, London, EC2M 1JJ.