RSM Tenon is regarded as one of the most progressive and entrepreneurial professional services firms in the UK today, providing business advisory, audit, tax, financial management, recovery and risk management services. We offer intelligent solutions to a national client base that ranges from individuals and entrepreneurially-led owner managed businesses, to large corporations and public sector organisations.

We help entrepreneurs create, protect and enhance personal wealth. We give board and senior executives the guidance and proactive support they need to help them manage their organisation effectively.

www.rsmtenon.com

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RSM Tenon

Private client solutions

Growing and protecting your wealth

At RSM Tenon we see far beyond the immediate horizon. Our forward thinking approach delivers positive solutions that can take you further. We are financial planning and tax specialists, not generalists. We work together to ensure our client focused approach creates individual solutions that work for you and your goals. And, through RSM International, we work on a global scale.

WEALTH MANAGEMENT TOP TIPS

1. Understand your goals, priorities and attitude to risk and let our experts create a strategy to help you grow and protect your wealth.
2. The financial affairs of wealthy individuals can be complicated – tell your adviser everything or you'll get incomplete advice.
3. Build a lasting relationship with your adviser so they can support you through different life stages and as your goals and priorities change.
4. Your adviser should explain your personal financial planning strategy in a clear and uncomplicated manner. Make sure you understand the advice and the solutions.
5. Nothing is forever. Circumstances change, legislation becomes more complex and financial markets go up and down. Your adviser should adapt your financial strategy accordingly.

A nurturing approach

WORKING TOGETHER

At RSM Tenon, we work with individuals, entrepreneurial companies and corporate organisations across all industry sectors. Our national team of advisers provides independent, tailored and unbiased financial and tax advice that is aligned to your personal aspirations.

When we work with you, we will:

- **Take time to develop a clear picture of your financial aspirations and goals and develop relevant financial planning and tax solutions**
- **Ensure that you are looked after by an appropriately qualified professional adviser who presents you with clear, uncomplicated advice on the options available to you**
- **Monitor the financial and tax environment to identify legislative or product changes which could impact on your financial position**
- **Charge fairly, openly and competitively for the service we provide**
- **Seek to build a lasting relationship with you so that we can support you through different life stages**

Grow
with us

GROWING AND PROTECTING YOUR WEALTH

Your wealth may come from many different sources - an inheritance, the sale of your business; or even a lottery win - and there are many different ways to grow and protect it. How you grow your wealth depends on your life goals and objectives and your attitude to risk.

Our specialist advisers will help you understand your choices and then help you make the financial and tax planning decisions that are right for you.

Discover

We make no assumptions. At the start of our process, our advisers want to discover what financial well-being means for you and your family; what your goals are, now, and in the future.

Whether you want to retire at 55, sell your business, boost your pension or provide for your children, our goals-based approach ensures that the advice and strategies we build for you are specific to your requirements.

We map your goals using our interactive and intuitive strategic planning tools which are designed to help you clearly articulate and understand what's important to you and what you want to achieve.

Research

Once we know all about you, we will research the investment strategy best suited to achieve your goals.

Our overriding aim is to ensure that the strategy we construct for you is as closely aligned to your investment objectives and attitude to risk as possible. Key components include, structured asset allocation, diversification and the active management of your money.

You may choose to utilise a discretionary managed solution which allows us to manage your investments with maximum flexibility.

The solutions are actively managed which means that the investment or fund managers make specific investment decisions with the goal of outperforming an investment benchmark. They are also rebalanced regularly to ensure the asset allocation remains true to the portfolio goals.

If you would like to have more control or involvement in the funds you invest in, we can create a truly bespoke portfolio for you through our advisory service, investing in funds we recommend to match your professional, personal or ethical beliefs.

We may also include tactical investments such as Venture Capital Trusts, Enterprise Investment Schemes and Individual Savings Account to help you benefit from tax efficiencies. Our tax advisers can also review the structure of your assets to see where you can benefit from Inheritance and Capital Gains Tax planning, both now and in the future.

Recommend

Once we have completed our research, we will provide you with a detailed report confirming our key recommendations. Our advice will be tailored to you and your goals and will be flexible enough to cope with life's inevitable changes.

Managing
your wealth

Report

We agree upfront how we will work together and once we have implemented the recommendations and advice, we will update you regularly on your strategy's progress. Our reports will detail where your money is invested and its value. And, at least once a year, we will review your investment strategy to make sure it remains on track to meeting your goals.

Our Wealth Management solutions are built around you:

- **We understand your goals, challenges and priorities.**
- **We construct a strategy together to meet your goals and grow and protect your wealth.**
- **We stay with you and your family for the long term, ensuring that life's inevitable changes are accommodated, while keeping you on track for your future.**

Our goals-based approach to wealth management ensures our advice is tailored to each individual and makes use of effective tax and financial planning strategies to help grow and protect your wealth.

LOOKING INTERNATIONALLY

Our team of financial advisers, working closely with our private tax team, has the skills to advise clients with international portfolios.

Our experience supporting businesses expanding, or already operating globally means we can help you find the right solution. As a member of RSM International, the 6th largest global accounting network, we can facilitate region-specific advice from overseas – but with control remaining in the UK.

The growth of international markets and the development of technology have removed many barriers to expanding a business overseas. But we realise that it's not just businesses that have international operations, many individuals have interests throughout the world.