

Pathways to Prosperity



*The Architects* **of Future Prosperity.** 





### Making Wealth management personal.

In an increasingly complicated world, private and professional investors are faced with a baffling choice of solutions from a varying range of providers. Investment products are commonly shrouded in complexity and any lack of transparency makes reaching informed decisions a challenge.

Our approach to wealth management is to ensure our processes, products and services are tailored to our clients' needs, making it personal to them. Acting as an independent guide, we recognise the private nature of wealth and the responsibility felt by those entrusted with investing on behalf of others, such as trustees. Whatever its origins, we understand that wealth not only provides a foundation for financial security but, if carefully managed, it can help investors achieve their personal aspirations together with those of their families and future beneficiaries.

We believe financial peace of mind is an essential part of personal well-being.





### Making the most of **Your financial journey.**

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To make informed and effective investment decisions, it helps to have an understanding of some basic concepts.

### A unique understanding of The best way forward.

#### Saving vs Investing

Savings are most commonly associated with cash deposits held at banks and building societies. These funds are typically used to support short-term plans or to cover unexpected and unusual expenses. Investing is a different strategy focusing on the medium and longer-term. A typical investment involves holding shares, either directly or indirectly, in quoted companies where values can fluctuate for a variety of reasons.

#### **Risk vs Reward**

The motivation for many when investing is to achieve a greater reward than might be obtained from cash savings. However, this introduces the concept of investment risk, which can manifest itself in the form of temporary or permanent loss of capital. As such, investors need to balance the desire for a return with the concerns that could arise from a potential loss.

#### **Advisory vs Discretionary**

Investment professionals generally operate under one of two approaches to managing client money: an advisory service, that involves the investor approving all investment transactions, or a discretionary offering, which sees the investment manager buying and selling investments in accordance with a mandate agreed with the client.

Church House is a discretionary investment management business focused on managing risk.



## Complex problems. Straightforward solutions.

The purpose of our business is to help individuals, families and other investors optimise their wealth in a way that delivers reassurance. Key to achieving this is having a plan that is supported by straightforward investment solutions, which target the returns they expect without the shocks they fear.





# *The benefits of* **Smart Investing.**

The Church House range of fund and portfolio solutions are all managed via a consistent and proven investment process. At the heart of this is a commitment to manage clients' money with the same care and attention as if it were our own. Our prime focus is to avoid the permanent loss of capital and this helps us deliver a consistency of investment return. Furthermore, we believe a key to delivering returns in line with expectations is maintaining a regular dialogue with clients. Our six in-house funds form the core building blocks of our portfolios and each one has been designed to support specific client objectives. In addition, our team of expert managers has full control over the investment process and this allows us to better manage risk and cost.

This choice of portfolio solutions ensures there is something to suit a range of investor priorities: from low initial investments to full capital gains tax management, from online valuations to specialist tax accounts.





### *A clear direction* Managed Portfolios.

We have constructed a range of portfolios by blending solely Church House funds to meet a variety of investor objectives and risk preferences. Competitive pricing and award-winning technology make these an ideal option for those with straightforward needs.

### A bespoke style Tailored Portfolios.

A more customised solution, these portfolios still benefit from the risk control and transparency that comes from using Church House funds. They are enhanced by using complementary third-party listed investment funds to fine-tune the balance of risk and reward in accordance with an investor's specific requirements.







*Finding your vantage point* **Tax-efficient accounts.** 

Our proposition includes the ability for investors to shelter their portfolios in structures that can reduce exposure to Income Tax, Capital Gains Tax (CGT) and/or Inheritance Tax (IHT). Popular options include the use of Self-Invested Personal Pensions (SIPPs), Individual Savings Accounts (ISAs) and Offshore Bonds.



### *The Wisdom of* **Sensible planning.**

Smart investment solutions are the tools that enable an investor to realise their personal objectives, be that achieving a sustainable income in retirement or funding fees for education or a care home. What matters first is having a plan.

Our experienced and qualified team of wealth managers can guide clients through a range of planning scenarios. We take care to avoid jargon and ensure a clear understanding at every step of the way.

# *Our formula* **For success.**

#### Focus on capital preservation

At Church House, our investment philosophy is one that begins with seeking to deliver the maximum potential return attainable without placing client capital at undue risk.

The proven risk framework that guides our decision-making has been in operation for over 15 years. It aims to deliver consistent returns in line with acceptable levels of risk. With a reassuringly conservative approach to managing money, focusing on highly liquid investments, we aim not to restrict our investors' access to their capital.

#### Charges that are fair and transparent

We could not produce the returns that we do, nor retain the loyalty of our clients, by failing to be fair and transparent. We take a principled stance on fees, having seen all too often how the compounding effect of even modestly higher charges – or hidden costs – can damage long-term capital growth. It is therefore always our aim to reduce the 'fee-drag' on portfolios as much as possible, in particular by avoiding over-engineered investment 'products' or complex structures.

#### Striving for unrivalled service

At all times we aspire to deliver a class-leading service. Our size and independence allow us to build personal relationships that often span the generations. The transparency we provide helps grow the trust required to create long-term and successful client engagements.



### *Start* **Your journey**.

Taking the first steps towards optimising your wealth could not be easier. Whatever your situation, you can be assured of a warm welcome. We pride ourselves in continuing to be accessible, making it easy for clients to stay in touch and benefit from our personal and pragmatic approach to wealth management.

We have offices in the heart of London as well as in Dorset, from where we support clients across the country.

### A balanced view and A proven process.

Our approach to looking after clients has been crafted over many years and is subject to continuous improvement as we aim to deliver the best possible client experience.

#### 2.

Following an initial enquiry, we will review a new client's current circumstances and their essential needs whilst undertaking a detailed assessment of their tolerance for investment risk. With this information, we can review any

### 3.

Our holistic service includes dedicated Relationship Managers who are supported by knowledgeable service professionals together with expert input from our Investment Managers. Throughout the process, we promise a pleasant and courteous response whilst ensuring that we work at a pace our clients are comfortable with.

#### 4.

For help navigating the complex world of investment and wealth planning, please contact existing investment arrangements and prepare James Johnsen, Director and Head of Private a straightforward proposal of recommendations. Clients, or any of his team on 0207 534 9870 for London or 01935 382620 for Sherborne.



#### Our values

Throughout this document, we have shared a number of principles and values that guide our business – from transparency to independence, and from expertise to service. What matters most to us is using our experience and knowledge to deliver the best possible outcome for our clients. We seek to offer our investors a stable partner who can be relied upon today, tomorrow and beyond.

#### Our people

Church House Investments has been in business since 1999 and is majority-owned by a small group of directors led by **James Mahon** as CEO.

James Mahon and Jeremy Wharton, who share the Chief Investment Officer role, steer the Investment Team whilst also managing funds. Carol Hooper combines fund management with a responsibility for portfolio design.

Fellow directors **Roger Davis** and **James Johnsen** are extensively experienced in the fields of investment operations and private client management respectively. James leads the team of experienced relationship managers who operate out of our London and Sherborne offices.

### *About* Church House Investment Management.

Our private and independent status is something we value greatly. We believe it perfectly positions us to help our clients on their journey to financial prosperity – whatever path they may choose.

### Following in the footsteps of **Our Clients**.

Our funds and portfolios are designed to meet the needs of individuals. We do appreciate it when research agencies and other third parties recognise us but we do not chase these accolades. We prefer to let our clients judge our success and it is a source of pride to us that our most significant source of new investors is referrals from existing clients. "Church House is a rarity these days – a business that actually does focus on the needs of its clients by providing a truly personal level of service. Their level of communication with their customers is particularly good, with responses to queries on investment concerns prompt and efficient. They have always been there when we needed them and we are delighted that our investments have allowed us to achieve some of our special ambitions" Jeremy and Maggie Corke

"I have been with Church House for many years. Our questions are always answered clearly in a language we understand. Over the years, not only have they managed my money but also run my mother's portfolio and my aunt's, and I hope that one day my daughters will follow on. Church House has become a family tradition" Dorothy Glenday "Our contact with Church House Investments over many years has been instructive and helpful. It has always been comforting to feel our funds are in such safe and progressive hands. The support we have received from our advisers has been invaluable and we so appreciate their friendship and help. This has led to us recommending to our next generation the same advice and guidance, which they greatly appreciate" Bridget Fairlie



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