



Trinity Lifetime
PARTNERS

Your guide
to our services



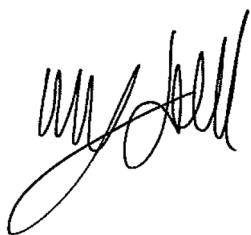
Foreword

We believe the only way to provide bespoke, long term financial planning is to work in partnership with our clients. We offer a personal approach with your goals and aspirations at the heart of what we do. Having a deep understanding of your circumstances is crucial to our aim of becoming the UK's most trusted advisers for individuals, families and corporates.

We are a progressive financial planning company with communication at our core and a collaborative approach across our team of highly trained professional advisers. In a fast-paced, constantly evolving industry we inspire new thinking which provides clients with the insight required to navigate the route towards financial independence.

Technology is paramount to delivering successful client outcomes and our in-house development of 360 Lifecycle, an award winning adviser and client management system, ensures that we all meet the highest standards of service, providing a consistent approach to supporting clients.

At Trinity Lifetime we provide a personal service and promise to continually evolve to meet the ever-changing needs of our clients.



Henry Farnell
Chief Executive

Financial partners for life

We are an award winning boutique multi-generational wealth management firm. Based in the City of London, we are a highly-qualified dynamic group that adopts a modern approach to wealth management. We appreciate that the advice we provide evolves as our clients' aspirations and lifestyles change.

At Trinity Lifetime, we believe that to provide a fully holistic service to our clients, you should have access to a team of experts with different specialities rather than just one adviser. To provide you with further support with your wealth management, we also have a dedicated mortgage team that can source exclusive mortgage deals securing you competitive terms.

We understand that as professional high earners you may well know already what your financial objectives are. We are here to support you realise those objectives focusing on your individual circumstances.

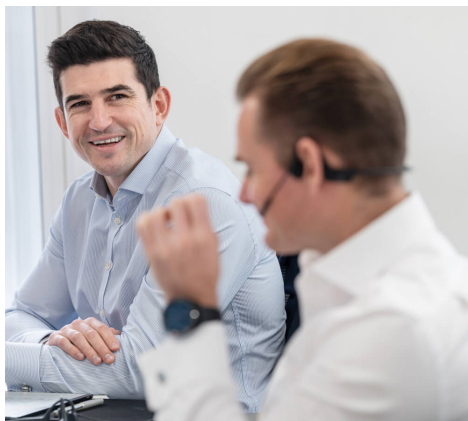
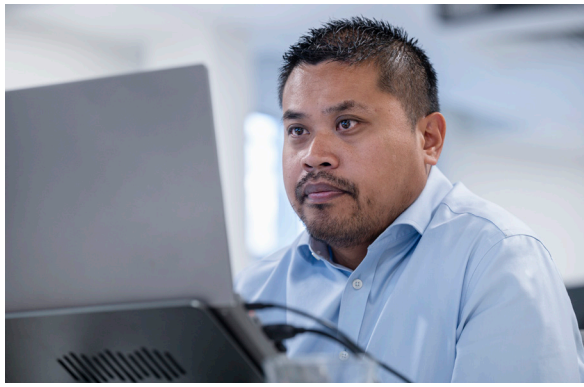
As a modern forward thinking advisory business, we take the time to know and understand our clients. We appreciate that often our clients are time poor but use technology to support their busy lifestyles. To complement this, we are technology led and have developed our own tools such as Trinity Financial Forecast enabling us to provide a bespoke and highly tailored financial plan to meet our clients' requirements.

All our advisers are also experienced with the majority holding Chartered status. This is the gold standard and demonstrates their commitment to the highest levels of ethics and knowledge.

We have a diverse portfolio of long standing and well-established clients that include professional high earners, social media influencers and large corporate businesses. We are a referral business and take pride in the number of clients who have recommended us to friends and their wider family. This is because we can provide advice on a full range of financial areas. These include:

- Retirement & Pensions
- Inheritance & Succession
- Mortgages & Lending
- Insurance & Protection
- Investment & Tax Planning
- Corporate Services.





All our advisers are also experienced with the majority holding Chartered status.

What makes us different?

Here are some of the ways we work with our clients to deliver a fully tailored, first-class service:

Develop a long-term working relationship

Our commitment to providing bespoke strategies that are as individual as our clients means we do not use a “one size fits all” approach. Furthermore, we do not undertake transactional work, which means we create lasting working relationships that allow our advice to evolve with your aspirations and lifestyle.

Provide holistic financial planning for you and your family

We gain a full picture of your finances, assets and wealth needs. Working in partnership with you, we create a strategy tailored to you so you can realise your financial ambitions with the peace of mind that we are always on hand to ensure it stays that way.

Create intergenerational wealth strategies that work

As we gain a deep understanding of your financial situation, we use strategies that can often involve other generations within your family. This provides you with more control over how you leave your wealth to loved ones and can help reduce your estate's exposure to IHT.

Use investment portfolios that are right for you

We know that every client has different investment requirements. This is why we pick investment funds that fit your needs based on tried and tested analysis by the Quilter Group, a leading UK investment provider. Quilter PLC is a FTSE 250 company that offers long-term security for all its customers and has a strong record in delivering excellent solutions for millions of people.

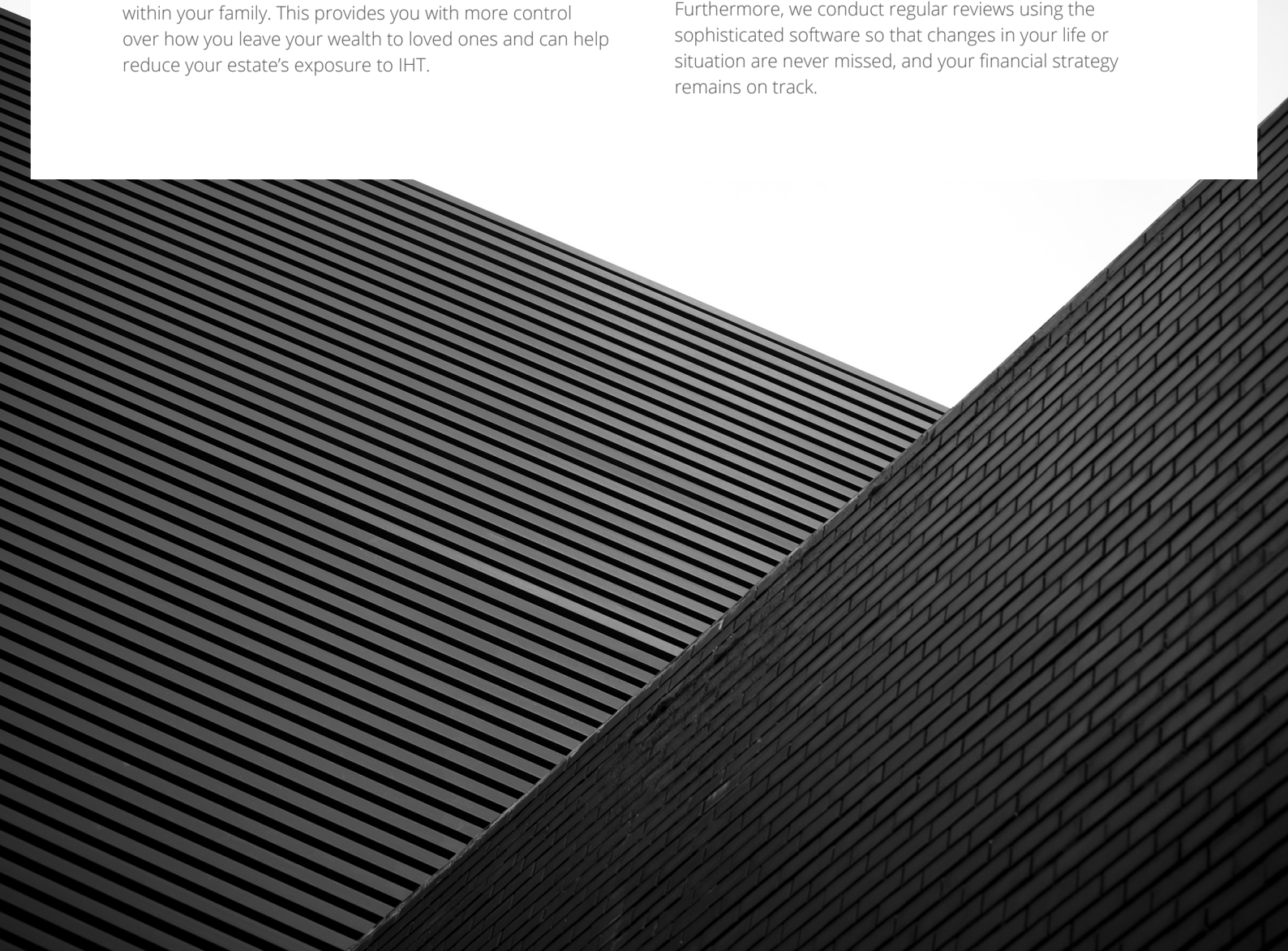
Be transparent about our charges

We are clear about our fees from the outset, meaning there are no nasty surprises waiting. Our fees are always clearly explained and included in our reports, which are written in plain English.

Use the Trinity Financial Forecast

Our cashflow modelling provides an in-depth analysis of your income and outgoings both now and into the future. This enables us to provide the best possible advice for your evolving financial situation.

Furthermore, we conduct regular reviews using the sophisticated software so that changes in your life or situation are never missed, and your financial strategy remains on track.



Client Charter— our promise to you

As a valued client of Trinity Lifetime, our Client Charter provides an outline of what you can expect from us. It outlines the standards we uphold as we work with you to fulfil your own financial requirements that evolve as you do. We pride ourselves in delivering a robust financial solution to individuals, families and corporates.

Central to what we do are our core values, which underpin this Charter:

- We are the trusted financial planning firm for individuals and corporates
- We continually deliver an industry leading client service
- Teamwork and collaboration underpin everything we do
- We act with honesty and integrity
- We accept accountability for our words and actions.

Therefore, we will:

- Continue to adhere to the Financial Conduct Authority's principles of "Treating Customers Fairly". We will be fair, clear and not misleading. We won't use complicated jargon
- Provide you with a professional fully comprehensive experience treating you with respect and courtesy
- Monitor our client service standards continuously to ensure we maintain our high quality service
- Continually strive to improve our professionalism through personal development
- Maintain client confidentiality which includes your information
- Be open and honest with you. If any material interest or conflict of interest arises in the business we're arranging for you, we will inform you and ask for your consent before proceeding
- Provide you with feedback that is clear, concise and accurate
- Be receptive to client feedback. We always treat our clients as we would wish to be treated ourselves. If you're dissatisfied with any part of our service, we will do our very best to correct it.

If for any reason you are unhappy with the advice you receive and wish to register a complaint, please contact:

Quilter Complaints Department,
Sunderland, SR43 4JR
Email: QFPcomplaints@quilter.com
Tel: 0191 241 0700

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

For more information please ask us for a copy of our summary of the internal procedures for handling complaints.

The steps we take to ensure your financial success

Our six-step planning process below helps you understand what to expect when you instruct us. It also provides clarity on how we will help you achieve and maintain your financial goals and aspirations.

1. Initial meeting

At the initial client meeting our primary objective is – getting to know each other

Learning about you is our top priority at this stage. We're interested in your financial experiences, your current situation and how you see the future from a financial perspective. This is the first step to aligning your finances and your personal goals.

2. Follow-up advice

During the follow-up meeting, we present our initial advice and recommendations to you

Our initial advice and recommendations are clearly set out and presented to you in a visual and interactive format. We discuss and collaboratively review the advice and recommendations with you, taking the time to ensure you fully understand our recommendations. Once you agree with what is proposed, we proceed to implement our agreed plan.

3. Implementation

We then progress our advice to the implementation stage

Our specialist team work with selected providers to implement agreed recommendations and will keep you informed of progress. You will be provided with online access to allow you to keep up to date on your portfolio between our review meetings. Additionally, our team will be on hand to talk you through log in details and usability.

4. Ongoing advice meetings

Annual meetings to provide clarity on financial progress and ensure continued suitability

Your financial situation will evolve over time along with the economic and political landscape. To keep abreast of this, we have annual review meetings with you and will discuss the updated output from our Trinity Financial Forecast that will provide added clarity on your financial progress. Such meetings present an opportunity to review the ongoing suitability of your arrangements and to discuss and agree any adjustments.

5. Keeping in touch

Staying in regular contact to highlight relevant issues

As part of the ongoing advice service, you will receive bi-monthly newsletters that will keep you up to date with relevant financial matters and helpful information, with ad-hoc communication surrounding important events such as the Budget. We feel that keeping in touch regularly helps us future-proof your plans as much as possible.

6. Always there

Our team are always happy to help

We understand that your personal life and financial plans may shift at any time so whether you have a simple question or need to make a fundamental change to your bespoke plan, we will be there for you when you need us most.

Value add of advice

Our clients enjoy the extra value we add as financial advisers:

- We put your and your objectives first
- We keep your plans up to date
- We help you make the most of your assets.

Further benefits of you using us include:

- Reduced costs / fees
- Better value solutions
- Reassurance from third party experts
- Flexibility if you need it.



Our marketplace

At Trinity Lifetime, we provide restricted advice. This means that after we have assessed your financial requirements, we will advise and make recommendations to you, which will be from a panel of leading investment and insurance companies rather than the whole of the market.

Having worked with a wide range of clients in all areas of financial planning, it became clear to us that using a tailored range of handpicked solutions was the best way forward to help cater for many of our clients' financial needs.

Analysing and monitoring the enormous diversity of products, funds, wrappers and platforms can be time consuming and costly.

So, by restricting our advice service to a carefully chosen range of products and providers, we are able to remove that complexity, and focus on providing our clients with great service at a manageable cost.

Rest assured that if an occasion ever arose where we were unable to meet any specific need you might have through our chosen providers, we would be able to search the broader market for an appropriate solution.

We believe this approach offers our clients the best of both worlds: a first-class range of providers and products designed to meet the vast majority of their needs at a reduced cost, with the capability to look wider should the need arise.



How to pay

It is important that you understand how we will be paid for our services

- Payment for our services will be on the basis of an agreed Advice Fee
- Whether you choose to take up our ongoing service offer or simply want us to help you with a one-off financial need, you can choose how you pay
- We will discuss your payment options with you and answer any questions you have
- We will not charge you until we have agreed with you how we will be paid
- A description of the options on how to pay the fees for initial advice and ongoing service charges is set out below
- You will receive clear details on what the total charge is, the advice / services it relates to, how it has been calculated and when it is due to be paid
- You will be under no obligation to implement any recommendations we make, but an advice charge may still be levied for the work undertaken.

Provider facilitated

Following our advice, if you decide to invest (e.g. through regular premiums, a lump sum or a transfer), the initial advice charge can usually be taken from the payment(s) given to the Product Provider. An ongoing charge for service can also be taken from your investment.

In some circumstances this may give rise to a capital gain and a possible tax liability which would be taken into account in our recommendations.

Paying directly

Alternatively, you can pay us directly by cheque or bank transfer.

Provider payments to us

We don't receive commission for setting up regulated investment products for you. However, we may receive commission on certain non-regulated products, as well as mortgages and protection.

If we do receive commission, we will tell you how much in a "Key Facts Illustration".

Introducer payments

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser.

If this happens, we will tell you using the contact method you've asked us to contact you with.

Other things you need to know

Financial crime

All transactions relating to the services we provide are covered by Money Laundering Regulations and the Proceeds of Crime Act 2002. The FCA also requires that we have appropriate measures in place to prevent the furtherance of financial crime.

Our responsibilities include but are not limited to verifying the identity and address of our clients and any third-party making payments on their behalf. If required, you must supply proof of your identity in accordance with the above Regulations.

Identity verification checks may include electronic searches of the electoral roll and the use of credit reference agencies, which will result in a soft 'footprint' on your credit records. This footprint is not visible to other financial service providers and does not affect your credit rating in any way. In accordance with the Data Protection Act 1998 acceptance of these terms and conditions represents your permission for us to access this information.

Terms of business

We aim to ensure all our documents and information are clear and transparent. In the case of any potential ambiguity between the terms of business and this guide to our services, the terms of business takes precedent.

Other interests

Quilter has a number of payment arrangements with various product providers to facilitate adviser learning and enhance the outcomes for our customers. Further details are available on request.

Loans and ownership

Quilter Financial Services Ltd is part of the Quilter Group.

The Quilter Group of companies offers a range of pension, protection, and investment solutions through both a UK and International platform. This may give rise to a potential conflict of interest where a company within Quilter Group has a suitable solution for your needs. If such a situation occurs, we will ensure that our recommendation is the best execution of your needs. We will also highlight the potential conflict of interest at the time of making the recommendation.

Client money

We do not handle client money. We never handle cash and will only accept a cheque made out to us in settlement of advice and service charges. Our preferred method of payment is through bank transfer.

VAT

The service we provide is described as an 'intermediation' service. This means we provide advice with the intention of acting between you and a product provider to arrange a financial product or service.

If we did not do this we would be liable for VAT on the fees charged. VAT is not applicable on the fees we charge for intermediation services. In arranging the sale of retail financial products an adviser fee made for advice, even if you decide not to proceed with the purchase of the recommended product, will remain VAT free where the adviser has provided you with full advice services up to that point, including all relevant documentation.

The adviser fee made for an ongoing service is also VAT free provided it is in respect of an intermediation service. This means activities such as topping up an investment or utilising available investment tax allowances, such as the ISA allowance. If the advice services we provide become ancillary to our intermediation services, VAT may become chargeable (e.g. we review your entire financial circumstances but make no or limited recommendations).

Should this change in the future, and where VAT becomes due, we will notify you before conducting any further work. In any case, where VAT is payable on our services it will be charged in addition to the agreed fee.

However, where a Discretionary Fund Manager (DFM) forms part of a solution, then VAT may become chargeable.

Recommended

"I certainly feel that my finances are in a much better place than they were before I started working with Trinity Lifetime Partners, and this is particularly welcome given the current climate of uncertainty. I am very grateful to the team at Trinity for their ongoing support."

OS, Counsel at a global law firm

"I found the financial forecast tool both comprehensive and easy to understand. It provides clarity on my current and future financial positions and allows me to understand how decisions now affect outcomes later in life."

MW, Director at a consultancy firm

"My adviser took the time to get to know us on a personal level and was careful to establish our attitude to risk regarding investment. In our meetings with him he clearly explained our choices for a retirement plan and the costs and implications."

L & SW, retired Auditor at a leading investment bank

"I would recommend Trinity Lifetime Partners to anyone like me: short on time and short on expertise. I feel much better knowing that my adviser is looking out for my finances while I get on with the rest of my life."

JN, Team Leader at a leading technology firm

Trinity Lifetime Partners Limited is an appointed representative of Quilter Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority. Trinity Lifetime Partners Ltd is registered in England and Wales.

Registered Number 08871854.

Directors: H Farnell, J Clark, P Merrigan.
Registered Office: 3rd Floor, 5 Royal Exchange Buildings,
London, EC3V 3NL.



Trinity Lifetime
PARTNERS

Trinity Lifetime Partners Ltd.
3rd Floor, 5 Royal Exchange Buildings,
London EC3V 3NL

T: 0203 405 4670
E: info@trinitylifetime.com
trinitylifetime.com