



LYNDHURST HERITAGE

A bespoke service for your family's financial & personal affairs

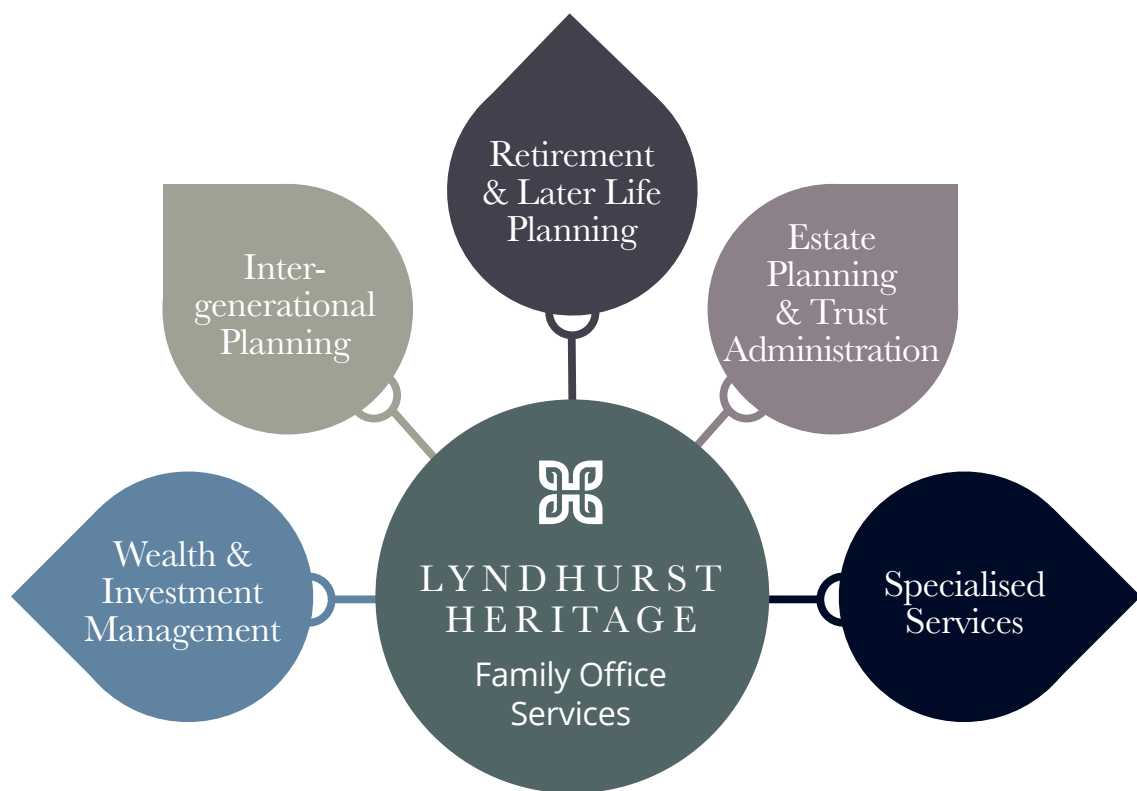


Introducing

LYNDHURST HERITAGE

Over the last 25 years, we have worked with a number of private clients who have accumulated wealth, both independently and as a result of inherited capital. The trust we have developed with these individuals, and their families, has led to us becoming increasingly involved in coordinating key aspects of their family's financial affairs.

The role of the Lyndhurst Heritage Service is to assist families with preserving and improving the value of the family assets, to enhance the financial lives of our clients and to enrich their family legacies.



Lyndhurst Heritage is a service provided by Lyndhurst Financial Management.





CUSTODIANS OF YOUR FAMILY'S FINANCIAL FUTURE

Our personal approach starts with conducting a comprehensive review of your financial situation, including assets and liabilities, and any existing trust arrangements.

We then help you to define your goals and objectives and create a shared vision for you and your family. This is developed into a Financial Plan, with strategies and recommendations, that can benefit future and current generations simultaneously.

Part of the planning process may include bespoke cash flow forecasting, so you can visualise the impact of any decisions you make at each stage of the plan. This process also helps to give an idea of when certain key decisions should be made, such as retiring early, downsizing a property or funding school or university fees.

“ Our Lyndhurst Consultant, Mr Draycon, has been extremely efficient and knowledgeable and I have recommended him to many friends. I feel my financial interests are safe in the knowledge that they are handling matters on my and my family's behalf. ”

INDEPENDENT EXPERTISE

As a Family Office client, you will have the support and expertise of a Senior Independent Financial Consultant, as well as an experienced Assistant who will liaise with the required specialists, to ensure your plan is implemented and reviewed effectively. You only need to select the services which benefit your needs.

IN COLLABORATION

You may have long-standing relationships with other advisers, such as your family's lawyers, trustees and other advisers. We understand the importance of maintaining those connections and we're very happy to collaborate with your existing advisers as required.

ENABLED BY TECHNOLOGY

You can access the Lyndhurst client portal anytime via your device. The Lyndhurst App provides up to date information including financial news, guides and articles to help you stay informed.

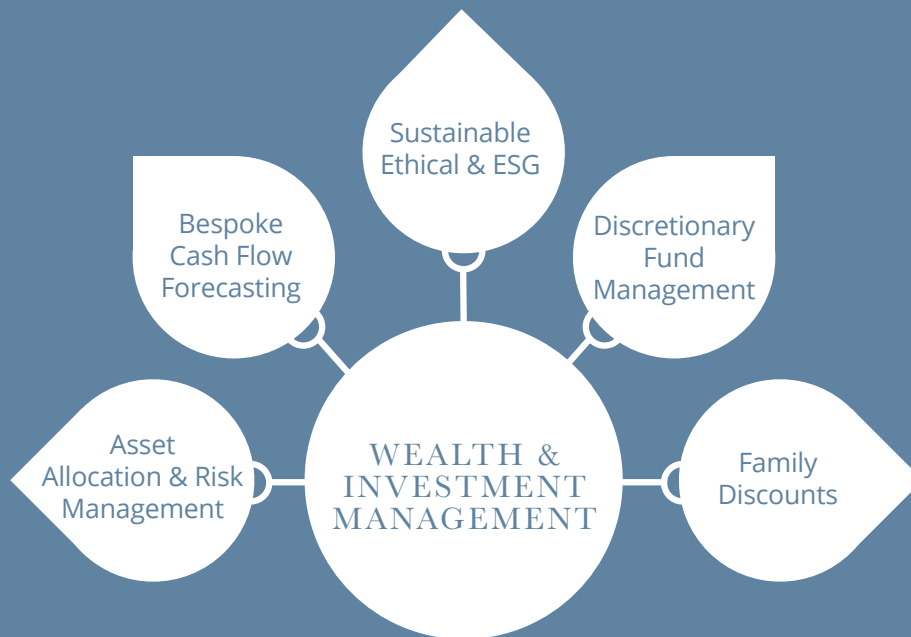
TRUSTED AFFILIATE PARTNERS

Our selected Trusted Affiliate Partners have completed our due diligence process and can provide specialist services as required. Services which are provided by our Trusted Affiliate Partners may be offered at a discounted rate and are charged for separately and as part of a separate agreement.



WEALTH & INVESTMENT MANAGEMENT

Helping you to preserve and enhance your wealth and pass it on to successive generations, ensuring it benefits the people you care about. We bring our expertise across a wide range of disciplines together to achieve your family's financial goals.



STAYING ON TRACK

Regular reviews are central to advising our clients, taking into account the ever-changing financial landscape, changes in legislation and changes to the family's objectives.

Your investment may fall as well as rise and you may not get back what you put in.

ASSET ALLOCATION & RISK MANAGEMENT

We work with you to provide an investment solution aligned with your goals, ambitions and attitude to risk, diversified across a wide selection of different investments and asset classes.



BESPOKE CASH FLOW FORECASTING

Visualise your current and future financial position and see if your goals can be achieved and, if not, what actions you need to take to make them achievable.



SUSTAINABLE & ETHICAL INVESTING

If you're interested in investing sustainably, we can build this into your investment strategy. Long-term transformative developments, such as technological and medical advancements, not only have positive impacts on society, they have the potential to deliver promising returns for investors as well.



DISCRETIONARY FUND MANAGEMENT

Your dedicated Investment Manager regularly examines each investment within your bespoke portfolio, testing performance, measuring potential and making informed day-to-day decisions in your best interest.



FAMILY DISCOUNTS

By amalgamating your family's financial affairs, the younger generation can benefit from lower fees.



INTERGENERATIONAL PLANNING

An integrated approach to your family's financial affairs enabling families to experience continuity and consistent advice that they can trust.



The focus is on taking the time, hassle and complexity away from managing your financial affairs, by working in collaboration with other professionals to deliver a truly customised service.

FAMILY MEETING FACILITATION

Our role sometimes requires us to facilitate family meetings, often dealing with delicate situations and complex issues. Managing family relationships is one of the hallmarks of our service and enables us to build strong relationships based on trust and discretion.

FINANCIAL EDUCATION FOR THE YOUNGER GENERATION

Financial planning for future generations should begin as early as possible. We can work with the younger members of your family to help them understand their own financial positions and responsibilities.

FUNDING PENSIONS FOR THE YOUNGER GENERATION

By contributing into a child's pension from an early age, you can help them improve their long-term financial security, especially with tax relief added to the contribution at outset and with the potential benefits of compounding interest.

SPECIALISED INVESTMENT PROPOSITIONS

The Managed Portfolio Service (MPS) is an investment management service comprised of seven investment portfolios offering value at an accessible, cost effective level for the younger generation.

SCHOOL FEES & UNIVERSITY FEES PLANNING

Private school fees are continuing to rise, so it's important to plan as early as possible. We can help advise on the various methods available for funding private or tertiary education for your loved ones.

OTHER SERVICES

Services include Junior ISAs, Mortgage Finance and Will Writing for children if required.

“

A couple from Hertfordshire set up a pension for their grandchild at birth, contributing £2,880 a year. They gave it to him on his 18th birthday. The teenager was flabbergasted to be told that they had saved £118,000 in a pension and even more amazed to learn that by the time he is 60 his retirement pot could reach £1m without him contributing another penny (Based on a growth rate of 5.1%.

”

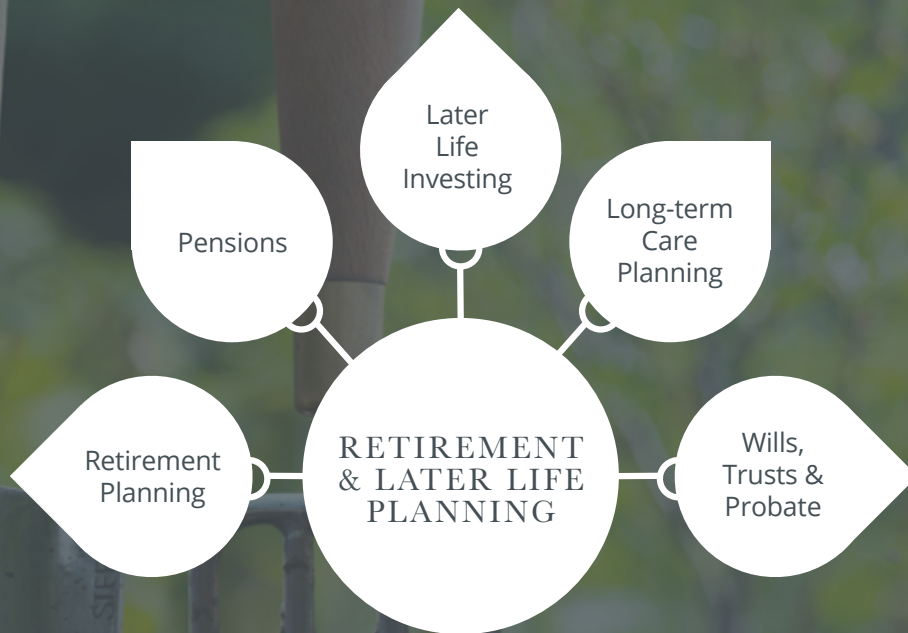
Holly Black

The Sunday Times
20th Jan 2019



RETIREMENT & LATER LIFE PLANNING

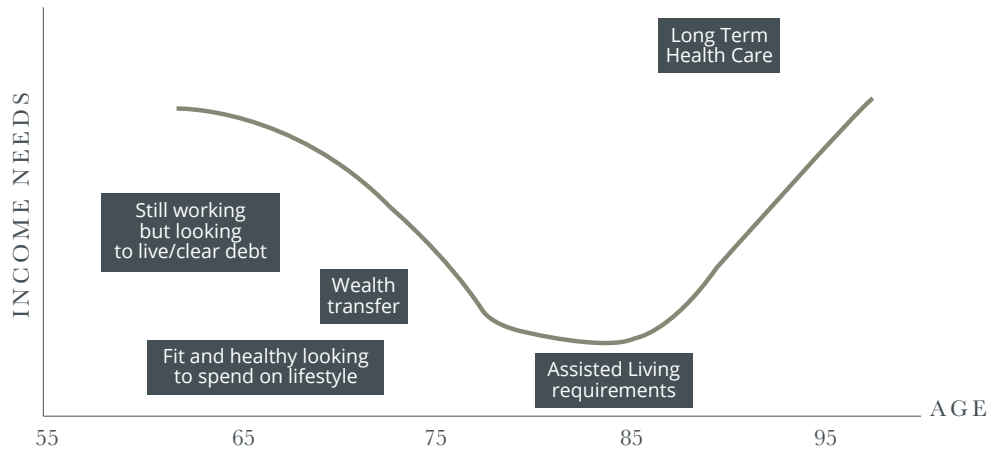
Retirement is now regarded as more than one life stage. If you intend to retire in your mid-60s, retirement will likely make up about one-third of your entire life.



Careful planning means you're more likely to enjoy everything you want in your early retirement years while also helping to safeguard your future retirement income.

RETIREMENT

Early Retirement: This may be the most expensive phase of retirement, with increased spending on travel and hobbies, grandchildren's education and assisting adult children. **Middle Retirement:** You may still travel and engage in hobbies, but physical limitations may start limiting your activities and more budget needed for medical expenses. **Later Retirement:** At this stage most people have less physical ability with increased spending on medical expenses and long-term care costs.



PENSIONS & LATER-LIFE INVESTING

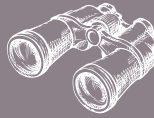
By navigating the range of often complex retirement income options, we can recommend the right solutions to meet your objectives in retirement, securing your income, providing for your dependents and keeping tax efficiency in mind.

FINANCING LONG-TERM CARE

Financing long-term care can take many forms, and we'll work with you to find the best option. Cash flow forecasting can help to ensure you have what you need at the various stages of retirement.

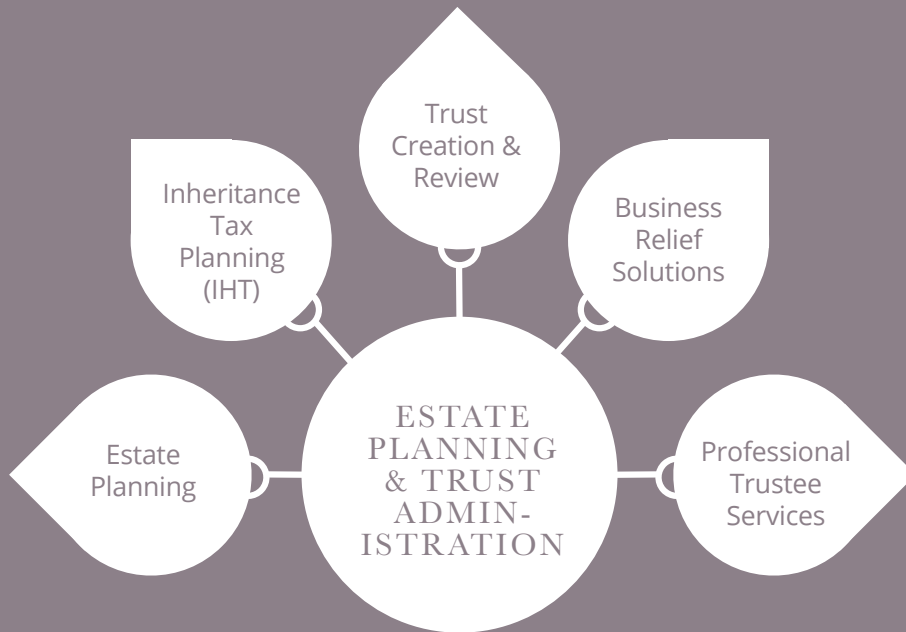
WILLS, TRUSTS & PROBATE

Planning ahead can help to ensure that your estate is distributed according to your wishes. By protecting assets in trusts, we can help to preserve your family's wealth. When the time comes, we can help and support your family by processing and administering your estate, in the most sensitive way possible, taking away the burden with professionalism and discretion.



ESTATE PLANNING & TRUST ADMINISTRATION

Engaging each generation early on, so that your family are able to manage their wealth more effectively and prepare for any future inheritance.



“ The greatest gifts you can give your children are the roots of responsibility and the wings of independence. ”
Denis Waitley

ESTATE PLANNING

We can build a succession plan based on your individual circumstances to make sure the allowances work best for you and with the right plan in place, you can have peace of mind of knowing that you have laid the firmest foundations for your family's future.



INHERITANCE TAX PLANNING (IHT)

Inheritance Tax affects thousands of families every year, but a few simple steps can be taken to prevent HMRC being one of the largest beneficiaries of your estate.



TRUST CREATION & REVIEW

Family trusts can be useful as a way of reducing IHT, making provision for your children and spouse, and potentially protecting family businesses. Trusts enable the donor to control who benefits (the beneficiaries) and under what circumstances, sometimes long after the donor's death.



BUSINESS RELIEF SOLUTIONS

Business Relief enables individuals to claim tax relief on transfers of certain types of business and business assets. Business Relief solutions are important when considering IHT tax planning strategies. Before considering Business Relief Solutions, it's important to understand any potential risks.



PROFESSIONAL TRUSTEE SERVICES

Through our subsidiary company, we regularly act as independent professional trustees ranging from small trusts to complex trust arrangements. This means we can manage any potential conflicts of interest and spot and solve potential problems at an early stage.



SPECIALISED SERVICES

Providing access to a selected network of Trusted Affiliate Partners, with experienced specialists who have completed our due diligence process.



LEGAL SERVICES

WILLS, TRUSTS & PROBATE

Making a Will is the only way to ensure that your assets go where you want them to after you die.

ESTATE ADMINISTRATION

We work with Estate Administration professionals who take away the burden, stress, time and responsibility of carrying out the deceased's wishes and executing the Will.

POWER OF ATTORNEY

If you become incapacitated, it can be invaluable having a reliable person to trust to manage your affairs and remove the anxiety of having unpaid bills, at a time when you most need peace of mind.

ACCOUNTANCY & TAX PLANNING SERVICES

PERSONAL TAX PLANNING

A specialist personal tax planning service tailored to your individual needs that includes advice on minimising tax liabilities for all personal taxes, including Income Tax, Capital Gains Tax (CGT), Inheritance Tax and non-domiciliary taxes.

OTHER SPECIALIST SERVICES

BESPOKE LENDING

Tailored lending which is assessed on your individual needs and circumstances, using a common-sense approach, good judgement and sound lending practice.

CURRENCY EXCHANGE SERVICES

Foreign currency exchange, expertly handled, quickly, securely and with market-leading rates.

GOLD BULLION

If you're interested in investing in gold bullion, we can offer a number of solutions. Either purchasing bullion through your Self Invested Personal Pension (SIPP) or directly via a specialist gold service where your bullion will be stored in vaults that are professionally managed on your behalf.



YOUR TEAM

As a Family Office client, you will have the support and expertise of a Senior Independent Financial Consultant, as well as an experienced Assistant who will liaise with the required specialists, to ensure your plan is implemented and monitored effectively.



**SCOTT
DRAYCON**

*Senior Consultant &
Wealth & Trust Specialist*

Scott acts for a number of family trusts and high net worth individuals and is the Senior Consultant for the Lyndhurst Heritage Family Office Service.



**CLODAGH
GAVIN**

*Paraplanner & Family
Office Assistant*

Clodagh recently worked as a Paraplanner in the Todd Family Office and is currently working towards her Diploma in Regulated Financial Planning.



**JOHANNA
HAIGH**

*Later Life
Planning Specialist*

Jo is an accredited Later Life Adviser and a member of SOLLA, achieving the highest standard for advice in the Later Life Market.



**JOE
PRITCHARD**

*Pensions
Technician*

Joe is fully qualified to give advice on all areas of pension planning and retirement options including both Defined Benefit/Final Salary and Defined Contribution pension plans.



IN COLLABORATION WITH OTHER ADVISERS

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IMPORTANT INFORMATION

This brochure is for information purposes only and is not intended to offer advice. Remember, with investment your capital is at risk. The value of your portfolio could go down as well as up and you may get back less than you invest. Past performance is not a reliable indicator of future performance.

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