

# Mission, Culture and Values







# Our Mission

Decipher,  
Translate  
& Simplify  
Financial  
Jargon...





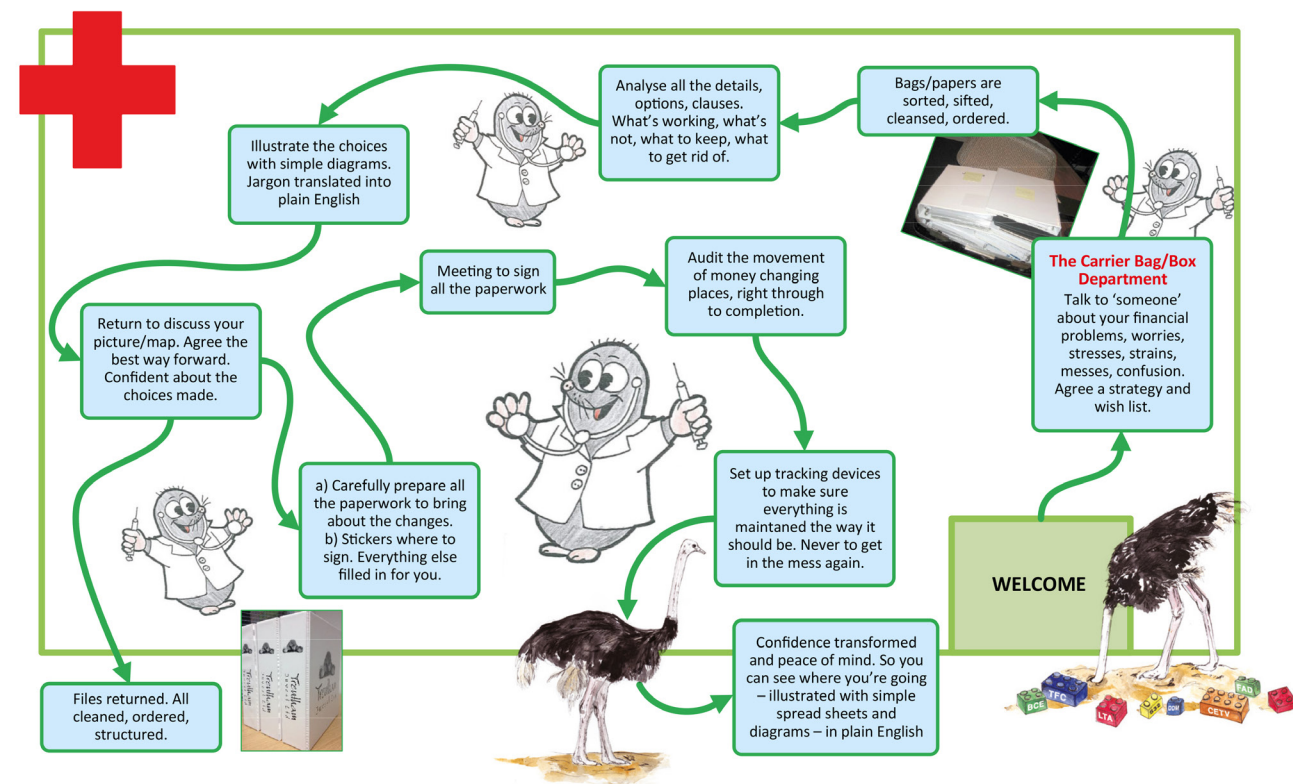
## Our Mission

We...

**Free up professional experts to thrive in a financial world of rapid change and unpredictability.**

**Decipher, translate,  
evaluate and simplify  
our clients personal  
financial clutter,  
allowing them to  
thrive in their world  
of expertise.**

**Maximise their resources and hard-earned wealth so they can enjoy life, confident they are doing the best with what they have.**



# Our Culture



- What I want from the business
- Trentham Invest Profile
- What I mean is...
- And there's more ...



# Our Culture

## What I want from the business

How do we ensure that the client service experience continues with the same exceptional service and high standards that they have come to expect...

So that Trentham Invest and the whole business sounds, thinks, has a culture so clear that anyone could fit in the roles and perform the tasks.

That the business ooozez my heart, soul and mind.

## Trentham Invest Profile

Trentham Invest is... a business based on old fashioned, traditional English values;

- Values such as sensitive service and thoughtful personal treatment,
- Values such as having someone you can talk to...someone who understands you...someone who knows what you like and what you don't like... someone who has taken on board you and your little idiosyncrasies.

- Values such as Tailored Solutions...just for you. Making you feel you're more than part of a Client Database.
- Even the name...Trentham Invest. Where – looking for an apt, English name – I watched Lady Trentham in the very English film, Gosford Park

## What I mean is...

A business that can do all of these things, whilst bringing to bear the science and technology of the world of money today...

- A business that is in tune with the investment strategies that best suit our clients' life objectives.
- A business that can locate valuable information at its fingertips
- A business that can move quickly to meet high demands of clients and excel in the customer service they are starving for.
- A business which takes their hand on the one side... modern technology on the other... and walks in harmony with both

## And there's more...

- A LOCAL business that engages – heart and mind - with the local community.
- A business which shares the values of those who rejoice in living in this part of verdant England... and enshrines those values in all that it does

A business that attracts people who truly appreciate how lucky they are to be here, and to possess the wherewithal to build a good life here.



# Our Values



1. Specialist
2. Accurate
3. Straight Talker
4. Serve the Client  
Above all Else
5. Creativity



# Our Values

---

1. Specialist
2. Accurate
3. Straight Talker
4. Serve the Client Above all Else
5. Creativity

---

## 1. Specialist

- Someone highly skilled in a subject. An expert/authority.
- By being the best, you know every nook and cranny. You can get to the root of the problem very quickly. You can spot key information immediately.
- A specialist will spot the unknown unknowns that you never will unless you go on a (long) learning curve. Know other specialists who can do it faster than you.
- A pension may have a GAR of say 9% per annum. A specialist would know if a contract may have one or not. If it does exist then you can take the money/income now even though you don't need it. Then re-invest the money into a new pension (uncrystallised). In 11 years you have your pot back. Also, you have built up an uncrystallised pot with the money and if you die, that new pot will go to your family. The pension with the GAR dies when you die. So if it is not used, then the money is wasted.
- Another example is to be able to build someone's income in retirement so that they protect their wealth and minimise the tax payable. Most people take the whole tax-free payment in one go and don't use their personal allowance for 6 years.





## Our Values (cont'd)

### 2. Accurate

- Have you seen how people react when you get their money wrong, their name wrong, address, post code etc.
- Being accurate is a given for the world of finance. Like having a watch that tells the correct time, we need to be correct.
- One digit wrong on a policy number, and the valuation feed on the database won't work. Incorrect information stored in the system means that the adviser gives advice based on incorrect information and costs the company money tens of thousands plus lost reputation.
- To be accurate is error-free, precise, exact. It is factual. To be precise requires careful, meticulous, painstaking precision. Take the time to take the time to get it right.
- If you were going to have an operation, would you want the theatre team doing their tasks in a rush?
- Check the information – is it correct? Just because it is written doesn't mean it is accurate or correct. EG pension info from NHS said that the pension was £47,500 pa plus £316,345 lump sum. However, our records were different. We challenged/questioned them and continued to do so until the information received was more in keeping with our expectations. After 4 attempts, they amended their data to £1,300 per annum pension and a lump sum of £3,903.
- If we had relied on the NHS data, the client would have taken the pension, the LTA used would have been £1,266,345. The personal LTA was £1.5m. Her private pension of £1,320,047 would then be taxed at 55% of the XS i.e. £597,515.
- Plus, when the NHS realised that they had made an error, then the pension money would have to be repaid in full and the lifetime allowance tax charge be recalculated.
- So, check and question everything; assume nothing.
- Dig deep and don't give up until you are happy with the information. Tenacity pays off.

### 3. Straight Talker

- Straight – meaning to hold a direct course or method. And talk to communicate with spoken words.
- You can get to the point much sooner by using fewer words. If there are less than 8 words in a sentence, 100% of the sentence will be digested. Whatever is on your mind, say it, ask it.
- Keep asking in order to clarify and understand. Getting the facts means you head off in the right direction/path reducing rework which is time consuming and breaks trust.
- For example, you could prepare and give advice, prepare the forms, process the forms, and then find out that all the information isn't right. So, you need to rewind. All the incorrect records have to be updated to clearly note that they are incorrect and not to be used in the future. Refer to accuracy.
- Conversely, hiding the truth/feelings/pretending just kicks the problem down the road. This ends up being a bigger problem to solve anyway. Trust has been broken.
- Being a straight talker is speaking simply and honestly; say it as it is.





## Our Values (cont'd)

### 4. Serve the Client Above all Else

- Customer service is the support we offer our customers – both before and after they buy and use our products and services. What we do should help them have an easy and enjoyable experience with us.
- Understand what they want, listen, clarify, then deliver.
- It's about them, not you.
- If we can't meet their requirements, then tell them. Refer to straight talking.
- Welcome them at the door, be on time, smile, offer them the facilities, the Wi-Fi code, phone charger.
- If there is no milk for their tea/coffee, then there is nothing more important than going to get the milk.
- Prepare them for the meeting; how are they feeling about it, what do they want to gain from the meeting, how long are they expecting to be here.
- Do as much as you can for the client. Fill the forms in for them then talk them through what you have done and the responses you have made either on your own or with them. The client will understand what they are signing and can sign with confidence.
- Offering amazing customer service is important if we want to retain customers and grow the business.
- If we write to them in gobbledegook; they won't take action and we won't grow the business.
- Amazing customer service is to give them confidence in what they are doing, leading them in the right way, communicating in plain English and getting them to take the action they should be doing to solve their problem/concern/worry.
- To ensure the clients grow in knowledge and achieve their financial/life goals we have a service level agreement for ongoing relationships. They learn new things and we solve more worries. Actions are agreed, we implement and ensure those financial goals are achieved.

### 5. Creativity

- Creativity is the power of the mind to make something appealing. When faced with a situation/obstacle that is unappealing we need to be creative to get over the obstacle.
- Creativity is about making the possible actually happen.
- We thrive on solving people's frustrations. Every tool/template has been created by listening to a handful of clients. When a new frustration is heard and is echoed by 2/4 others, then a new tool/solution needs forming.
- The profit tables were developed as a direct result of the frustration around the complex detail of pension/investment statements issued by OMW. All the client wanted to know was
  - How much have I paid in?
  - Am I ahead of what I have paid in?
- The 'traffic lights' were created as a result of people not understanding the concept of standard deviations.
- The asset analysis was created to illustrate the levels of risk from 1 – 10 using shades of blue where light blue is low risk (like a light blue sky or light blue water) and deep blue is high risk (like dark blue water). It also illustrates the clients current portfolio split versus where they should be.
- The first one to make the improvement wins. In life, there is only one winner. The winner takes it all.
- If your product is not selling you need to be able to pivot and move and generate another one on the fly. Creatives are fantastic at this and is what inspires them.
- Being a little weird, is just a natural side effect of being awesome. (Abselom, Alice in Wonderland).

## Structure

Structure is created through a series of systems, people, process and data, providing increased efficiency throughout the business.

### The Structure:

- **Team** - recruiting, developing and retaining the best people for the job
- **Process** - reliable systems ensuring we always deliver on our promises
- **Technology** - right tools, best practices, security assured
- **Communication** - accurate records, clients kept informed, no surprises
- **Environment** - safe, comfortable, clean and organised
- **Compliance** - beyond reproach
- **Financial Strength** - a business for now and the future.

## Order

Without order there is chaos. the importance of order is paramount when dealing with your finances. We create and maintain order so chance is banished, confusion is forgotten and panic is never seen again.

Outstanding quality of service is delivered through embracing systems and procedures in everything we do. There are no quick fixes, jumping to conclusions, rush jobs, painting over the cracks or short-circuiting processes. To do so would compromise integrity.

## Integrity

When you place your trust in us as your financial adviser, you expect absolute integrity. Honesty, truthfulness and accuracy can be found in all areas of client dealings with us - even when we get it wrong!

Embedded in the DNA of any advice we give is our ethos, ***‘what would I do if I was in this position’***. There are no clouds of fog when we answer your questions, no ambiguity, no woolly options. If you don't fear hearing the truth, our relationship will last a lifetime.

## Logic

There is nothing more likely to rouse emotion than money. hence the need to apply so much logic to the situation! Reports can be wordy, so we use numbers, pictures and diagrams.

Our logical approach relies upon our commitment to use order, follow process and apply integrity. This unique combination results in clear communication. When you fully understand the logical way forward you'll be better placed to reason with your emotions.

## Meaningful

We are focussed exclusively on your needs and what is right for you, not just your finances. From the onset of our relationship we endeavour to understand what is truly important to you in your life, both now and for your future. We will work together to determine and achieve your personal goals, money simply being the tool to get you there.

As a team, we are ***meticulous*** and have the systems and processes in place to maintain our reputation for excellence, which goes far beyond the boundaries of the Mole Valley.

We take our role very seriously and our professional qualifications and experience allow us to apply the very highest standards of customer care.

## Over Arching

Although Trentham Invest have particular expertise in Pensions and Investments, we can provide a wide range of services for your financial health:

- The life plan review service
- The portfolio design service
- The portfolio monitoring service - preservation of your hard earned wealth
- Strategies to mitigate tax
- Equity protection in your business
- The pension consolidation service
- The divorce service- helping you understand what is a fair share

And even

- The cardboard box/carrier bag service - to review, organise and analyse your entire collection of financial policies gathered over the years!

We ***out perform*** the crowd, distinguishing ourselves from other financial advisers.

## Life Long

We work extremely hard at every one of our relationships. With each, we are in it for the long haul. We focus on genuine ongoing personal service, founded upon detailed market and professional expertise.

We measure our success not by the number of new clients we attract, but by the ***longevity*** of our client relations.

## Exploration

From the outset, together we will explore all your financial requirements and options in order to deliver them within a framework of ***enforced*** financial rigour specifically designed to achieve long term stability and peace of mind.

Like the Mole, which represents our Pensions service, we search far and wide, ensuring we find the best solution. At the same time remaining grounded and committed to a warm, friendly and thorough service.



Financial  
confidence  
by design

+44 (0) 1306 881999 | [enquiries@trenthaminvest.co.uk](mailto:enquiries@trenthaminvest.co.uk)



PENSIONS



PROTECTION



INVESTMENTS



FINAL SALARY  
PENSIONS

© Trentham Invest Ltd. This document and its contents are the confidential property of Trentham Invest Ltd. It should not be copied, reproduced, modified, altered, or circulated to any third party, in any form or media, without the prior written consent of Trentham Invest Ltd. Trentham Invest Ltd is authorised and regulated by the Financial Conduct Authority. Registration No: 218325.

[www.trenthaminvest.co.uk](http://www.trenthaminvest.co.uk)

Blackbrook House, 6 Dorking Business Park, Station Road, Dorking, Surrey RH4 1HJ