

eightfourtwo
WEALTH MANAGEMENT



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We're wary of risk, but the first thing we ever did was take a huge one



DEREK SUMSION
MANAGING DIRECTOR

As you may well know yourself, setting up a new venture can be a huge risk, and invariably it comes with feelings of exhilaration and fear in equal measure.

Our story of going our own way starts back in 1998 when an employee of Midland Bank became the dedicated adviser to a group of the bank's valued clients, just before it changed its name to HSBC Bank. Working closely with his clients for more than a decade, this adviser eventually believed he had the knowledge and experience to offer them a better service away from the hierarchical structure of a global institution.

On 2 January 2013, he set up eightfourtwo, a wealth management company, in a small serviced office off Lombard Street in London with one employee (himself) and a £1 share value. Cue sleepless nights.

Twenty of his clients chose to continue their journey with eightfourtwo rather than remain within the HSBC Group. Without that initial support, our company would never have reached its first birthday.

With no guarantees, they transferred their lives' hard-earned wealth from one of the world's largest banks to a start-up with nothing more to offer than a vision. Cue more sleepless nights.

The simple aspiration was to create a very different and contemporary wealth management company. One only interested in developing lifelong relationships that flourish as a result of the trust that comes from a transparent approach and consistently successful outcomes.

Aspirations are admirable, but they don't pay the mortgage. Those of us with short memories remember those early years fondly. Plenty of enthusiasm, determination and relentless work.

But sleep? Not so much.

The story behind our unusual name

Legend has it that the Beatles song 'The Long and Winding Road' was inspired by the meandering Highland route that led to Paul McCartney's Scottish home. The title perfectly sums up our distinctive approach to wealth management.

For us, it's all about the lasting relationships we build with our Members, and the long and rewarding journeys we take with them. Each journey brings different twists and turns.

The starting point, the route taken, and the destination will never be quite the same for any two Members. Nor will the unexpected detours and the bumps in the road along the way. We can never predict those, of course, but we can always plan for them.

And the name of that long and winding road?

The B842.

THE LONG AND WINDING ROAD

*The long and winding road · That leads to your door · Will never disappear
I've seen that road before · It always leads me here · Lead me to your door*

*The wild and windy night · That the rain washed away · Has left a pool of tears
Crying for the day · Why leave me standing here? · Let me know the way*

*Many times I've been alone · And many times I've cried
Anyway you'll never know · The many ways I've tried*

*And still they lead me back · To the long winding road · You left me standing here
A long long time ago · Don't leave me waiting here · Lead me to your door*

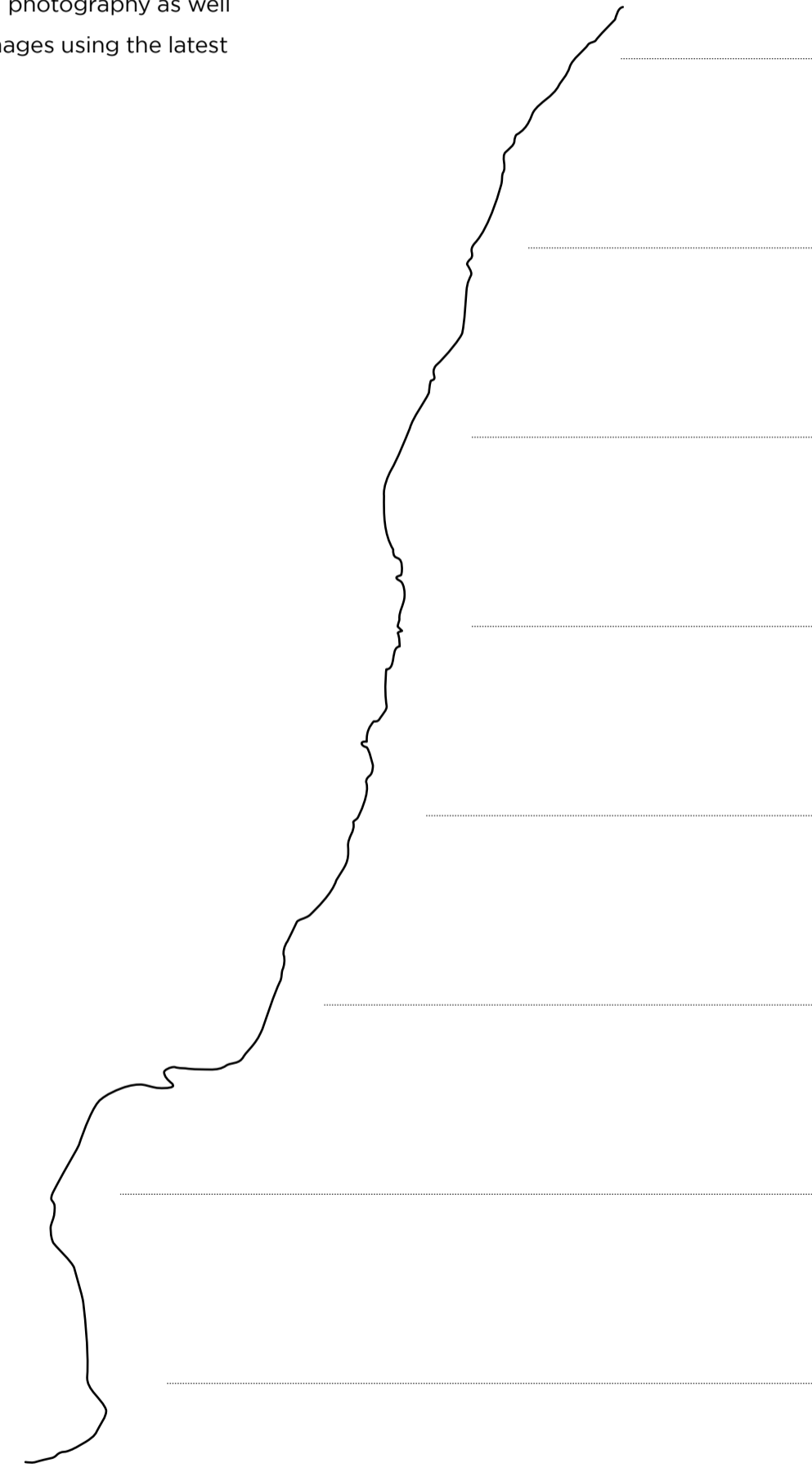
*But still they lead me back · To the long winding road · You left me standing here
A long long time ago · Don't keep me waiting here · Lead me to your door*

JOHN LENNON AND PAUL MCCARTNEY



Capturing the B842

To capture the B842 in all its glory we commissioned professional photographer Liam Anderstrem of The Airborne Lens Company to document the length of the road using traditional photography as well as capturing aerial images using the latest drone technology.



Why we call our clients Members

In itself, referring to our clients as Members is no big deal. It is, after all, just a name.

But to us it represents so much more than that: a fresh mindset, a different way of working and the promise of a higher level of service. It encapsulates a way of behaving that influences everything we do.

The fact is, because each of our financial planners has a restricted number of Members to look after, they aim to dedicate more than twice as much face-to-face time to the individuals they work for than the average wealth management company. As a result of spending more time focusing on the fortunes of fewer individuals, the bonds become stronger, the decision-making better informed.

This extra attention is one reason our Members are so happy to develop long-term relationships with us. Even though we've only been around since 2013, we're already used to three generations of the same family choosing to engage our services. That's something we're immensely proud of.

Everyone has a different story to tell, and we are always fascinated to learn about the unique pathways that bring each individual to our door. We get to know our Members so well that it feels only natural, on occasion, to introduce them to each other for mutual benefit. The mix of business owners, bold entrepreneurs, inspiring artists, up-and-coming professionals and self-made millionaires certainly makes for an engaging company.

That explains why many of the individuals we work for feel as though they are part of an exclusive community. A club, if you like, of which they are Members.



Wealth management without the traditional stuffiness

The working environment we have created in our distinctive offices in East London is friendly, supportive and collaborative. While we pride ourselves on our professionalism, the moment you step into our building you will sense we are a long way from the traditional wealth management companies you may be picturing in your mind.

Our services are appropriate not only for multi-millionaires but also for the astute and aspirational. Wherever you are on your journey, we only ask you to share with us what you want out of life. We then turn your wishes into financially defined aspirations. To achieve those aspirations, we build a financial plan to get you where you want to be.

Of course, life takes many unexpected twists and turns along the way. The best plan for you now may not be so in five, ten, or fifteen years' time. That's why we review your position every year, issue six-monthly Summary Letters and assess your affairs quarterly from an internal perspective, so we can reset your course, if and when required.

Despite what some might think, wealth management is really not about making you as much money as we possibly can. (We can do that, if necessary, but it's a risky business.) Instead, we prefer to manage your risk to make as much money as you need to fulfil your aspirations.



MORE FACE-TO-FACE TIME

Compared with the average wealth management company, we dedicate considerably more time to our Members. It isn't that we work harder: it is because our aim is for each of our financial planners to have around half the number of individuals to look after, making it easier for them to go the extra mile.

DECLARATION OF INDEPENDENCE

eightfourtwo is independently owned and always unbiased with our views and recommendations. With no external parent company, public shareholders or hidden conflicts of interest, we are owned by our employees.

Directly authorised by the Financial Conduct Authority, we are independent in this sense too and not part of a network offering a restricted service. We have access to the whole market, as will you.

To ensure we retain the freedom to offer you the best investment options available, we work closely with carefully selected investment managers to provide the most appropriate investment solution for you.



Reassurance of the highest level

eightfourtwo holds Corporate Chartered Status, the Chartered Insurance Institute's highest level of professional accreditation. This means our financial planning advice is of the highest quality and our financial planners adhere to strict ethics and standards.

But good is not good enough for us. As well as holding chartered status, our financial planners are qualified to ISO 22222, the international quality standard for providing personal financial planning.

BRITISH STANDARDS

We were the first financial services firm in the UK to achieve both British Standards available for our industry: BS 8577 (framework for the provision of financial advice and planning services); and BS 8453 (compliance framework for regulated financial services firms). These kitemarks provide unbeatable quality assurance.

RESOLUTION

We are associates of Resolution; a community of family law and justice professionals, which means that we commit to their code of practice. This network helps us support the family justice needs of our Members, such as financial planning during or following divorce.

SOCIETY OF TRUST AND ESTATE PRACTITIONERS (STEP)

As an estate planning specialist and Trust Corporation, STEP qualifications are key to ensuring that we provide the highest quality of services. Our team holds several relevant qualifications including STEP Certificate in Financial Services (Trusts and Estate Planning); STEP Certificate in Trusts and Estates; and STEP Certificate in Foundations. Our team also hold the Certificate in Probate and Estate Administration.

Going beyond the industry standards

Beyond all this, we have introduced two self-regulating measures, our Member Advisory Committee and the Investment Committee, to ensure the service we offer remains the best available.

MEMBER ADVISORY COMMITTEE

Striving for the continual enhancement of our services, we regularly acquire constructive feedback from those people we work for and with. We believe listening to both our Members and Stakeholders is the only way to secure a deeper understanding of where and how we can improve.

INVESTMENT COMMITTEE

This committee, made up of staff from eightfourtwo and a guest Discretionary Fund Manager, monitors the effectiveness of our investment solutions. It sets the direction on product governance; investment research; and oversight to processes, risks and internal controls.

Trust is an easy word to throw around, but we know better than anyone that it can only be earned over time with consistent behaviours, performance and levels of service. Deciding who to trust with your wealth is one of the most important decisions you will make, and certainly not one you should rush.

With so much at stake, it makes sense to take things one step at a time, and that's why we break our services down into three stages; established tried-and-tested paths for you to follow to make your journey easier. We'll outline each of these stages for you over the next few pages.

The better you get to know us, the more comfortable we hope you'll feel moving on to the next stage and entrusting us with more of your financial affairs. Of course, every individual's story is different. Some of our Members join us further along their journey and follow a very different route. We are well set up to accommodate that too.

If you decide to invite eightfourtwo to guide you on your financial journey, we will view that as a privilege. From that moment on, our aim will be to convince you, at every touchpoint, that you have made the right decision. In short, we will never take your custom for granted.

An aerial photograph of a vast, rolling landscape. The terrain is a mix of golden-brown and green fields, with a winding road or path cutting through the center. In the distance, there are rolling hills and mountains under a sky filled with dramatic, layered clouds. The lighting suggests late afternoon or early morning, with long shadows and a warm, golden glow. A small white building is visible in the middle ground, nestled among trees.

How we break your journey
into manageable steps

Setting off together

STAGE ONE

FINANCIAL PLANNING FOR INDIVIDUALS, FAMILIES AND BUSINESSES

Once you decide to become an eightfourtwo Member, we will quickly put your financial planning foundations in place and plot an initial route for the journey. We will create a definitive, bespoke Financial Plan designed to help you achieve your short, medium and long-term aspirations.

Lifetime cashflow modelling allows us to project rises and falls in your income, outgoings, assets and liabilities year-on-year for your lifetime, and helps us plan for those bumps in the road ahead.

SUPPORTING YOUR BUSINESS

For company owners and entrepreneurs, your business will be a significant factor in your personal financial planning. We will work closely with you to understand this interaction and build your plan accordingly.

We take the same methodical approach to the needs of your business as we do to your personal planning, providing a holistic review with a focus on protection, retirement, savings and investment, and estate/succession planning. We also offer employee benefits services, including workplace pensions.



Covering more ground

STAGE TWO

WILLS AND LASTING POWERS OF ATTORNEY

Estate and Succession Planning

Foundations are hugely important so, in our eyes, best left until after the initial financial plan is in place. They should ideally support what has already been implemented. By the time you reach this stage, you will better understand your financial planning, our services, and how you feel about our working relationship.

WILLS

A Will is a legal document that expresses how you wish your estate to be distributed after your passing.

Having a Will means that you, rather than intestacy laws, decide who gets your property when you die. Our Will writing service offers a simple and efficient way to carry out this vital task. We also have the expert knowledge to undertake a review of the suitability of your existing Will and Trust(s).

An Executor is the person or professional named in your Will to deal with your assets following your death. You can appoint us to act as a professional Executor on a sole, joint, or reserve basis.

LASTING POWERS OF ATTORNEY

A Lasting Power of Attorney is the only way you can give someone you trust (an Attorney) the legal authority to make decisions on your behalf, if you lack the capacity to do so yourself at some point in the future.

If you have not made a Lasting Power of Attorney, then a court-appointed Deputy will take control of your property, financial decisions and personal welfare. We provide a Lasting Power of Attorney service, a simple way to make and register a Lasting Power of Attorney, with our assistance and advice provided every step of the way.

You can appoint us as a Professional Attorney for property and financial affairs as sole, joint or replacement Attorney, although we cannot act as a Health and Welfare Attorney.



Preparing the way for future generations

Many succession planning decisions cannot be unwound, so it is wise to postpone passing wealth to the next generation until strong foundations are in place, regardless of the sums involved. Although circumstances may demand a more urgent approach in some cases, and we are perfectly equipped to deal with that too.

We specialise in planning for the transfer of family wealth, often providing advice to several generations of the same family and their businesses. Where appropriate, this means implementing Wealth Preservation Frameworks (which typically include Wills, Trusts and Family Investment Companies) for assets held in both the UK and overseas.

Family legacies can survive for many generations, or even indefinitely. Your chosen custodian for these long-term structures should know you well and understand your vision, so you can be sure they will protect and guide your family wealth when you are no longer able.

We are in the rare position to be able to offer our Members access to our Trust Corporation services. Eight Four Two Trustees Limited is a full member of The Association of Corporate Trustees (TACT), which means we can act as an Executor, Attorney (Property and Financial Affairs), Trustee, Protector and Corporate Director.

As a result, we are able to offer financial planning and advice not only to individuals, families and businesses, but also to Attorneys, Trusts and Family Investment Companies.

STAGE THREE TRUSTS AND FAMILY INVESTMENT COMPANIES



TRUSTS

A Trust is a vehicle which enables wealth to be managed for the benefit of future generations, providing protection, guidance and control.

A trustee manages and administers the Trust assets for the benefit of the beneficiaries. For a Discretionary Trust, the trustee(s) will ultimately decide how and when the beneficiaries will benefit, guided by law and by the settlor's wishes.

Our Members can appoint us to act as trustee alone or jointly with a family member or friend. This applies to existing Trusts, as well as Trusts which we may recommend as part of your financial planning strategy.

FAMILY INVESTMENT COMPANIES

A Family Investment Company is a vehicle which enables wealth to be passed to future generations in a tax-efficient way, allowing control to be exercised through carefully drafted company documentation and the structure of share capital.

A Director manages and administers the assets of a Family Investment Company for the benefit of the Shareholders. The Directors will ultimately decide how and when distributions will be made, guided by the law and the settlor's wishes.

Our Members can appoint us to act as a Corporate Director alongside yourself, a family member or friend. This applies to existing Family Investment Companies, as well as those we may recommend as part of a financial planning strategy.

Tiered service levels help us meet your needs

Dovetailing with the three stages we have just outlined, we use different service levels to guide our financial planning. Tiering our offering in this way helps provide you with the appropriate starting point for your journey. More importantly, it ensures you get the services you need and that you never pay for any that you don't.

While your accumulated wealth is usually a reliable indicator of your needs and which tier will work best for you, this won't always be the case. That's why, as with everything to do with eightfourtwo, you ultimately enjoy the complete flexibility to go your own way.



INVESTMENT SERVICE

TYPICALLY £250,000 TO £750,000

A plan with a focus on building strong financial foundations while accruing assets. This will typically suit someone focused on their children's education as they accumulate their wealth. Their affairs might not be particularly complex, but they want to ensure their financial development is kept on track.

ADVISORY SERVICE

TYPICALLY £750,000 TO £1,500,000

This plan focuses on proactively managing your income and capital tax-efficiently, maintaining your lifestyle, and ensuring a comfortable retirement. This will typically suit someone who has accumulated sufficient assets or income to make use of the many available allowances and reliefs. They will benefit from regular communication and analysis of their circumstances to keep them moving towards fulfilling their financial aspirations.

WEALTH SERVICE

TYPICALLY £1,500,000 UPWARDS

Here, the focus is on protecting capital for your family and future generations. This will typically suit someone who has achieved their goals and financial independence and is now thinking about wealth preservation, inheritance tax mitigation and succession planning for children, grandchildren and even great-grandchildren.

SPECIALIST WEALTH PLANNING

Regardless of a Member's service level, we are equipped to provide additional support upon request. You might need us to provide a pension review; prepare a lifetime cashflow model to help you decide on a course of action beyond your financial plan; or review your options as the beneficiary of someone's estate. Wherever our Members need project work in addition to our day-to-day services, we will always identify and agree the cost before we start work.

ASSET-BACKED FINANCE

For Wealth and Advisory Members, we can assist with credit structuring and loan facilities secured against certain types of investment portfolios, working together with our trusted partner relationships. These borrowing arrangements are competitively priced, in terms of both arrangement fees and interest rates. We manage the process of raising the required credit, including but not limited to introductions, negotiations, application processes, legal counsel, administration and ongoing monitoring.



The freedom to invest with no strings attached

We have complete freedom to prepare the perfect investment solution for you because we are a true 'whole of market' firm. Each Member's financial plan is built for their own unique needs and aspirations.

Our investment proposition is designed to provide the strength and flexibility to support the financial plan we create for you at every stage moving forward. We work closely with carefully selected investment managers to provide the most appropriate investment solution for each Member's financial plan, and we continue to work with them to ensure that the plan remains on course and in line with our recommended investment strategy.

MODEL PORTFOLIO SERVICE

A Model Portfolio Service provides a diversified and risk-managed selection of investments via a broad range of funds. The portfolio is managed on a discretionary basis by an Investment Manager for every investor using the same model.

This will typically suit the Investment Service and Advisory Service Members who are building their assets and expect to have more complex needs in the future, but who have no need for a completely tailored approach right now.

The Model Portfolio Service might be used to manage and accumulate savings held within ISAs, Lifetime ISAs and Personal Pensions.

BESPOKE PORTFOLIO SERVICE

A Bespoke Portfolio Service provides access to a dedicated Investment Manager who will work closely with your Financial Planner to look after your individual investment strategy. This will involve blending the most appropriate selection of bonds, direct equities, funds and alternatives.

This service will typically suit Wealth Service Members whose investment strategy has to be adaptable to meet their unique objectives, which could be tax management, liquidity needs or specific investment requirements. It is designed to complement business activities, charity activities, or a Member's Wealth Preservation Framework.

Members with larger values under management might have a range of tax wrappers in their financial plan. This service can help manage the overall investment strategy taking into account all the wrappers, such as Self-Invested Personal Pensions (SIPP), Investment Bonds and Discounted Gift Trusts, as well as General Investment Accounts and ISAs.

WHOLE OF MARKET

A Managed Portfolio Service or Bespoke Portfolio Service may suit the majority of Members' needs, but they are not the only solutions available.

For Members whose needs require something specific, or whose financial plan requires additional complementary services, we have access to the whole of the market to prepare a suitable solution.

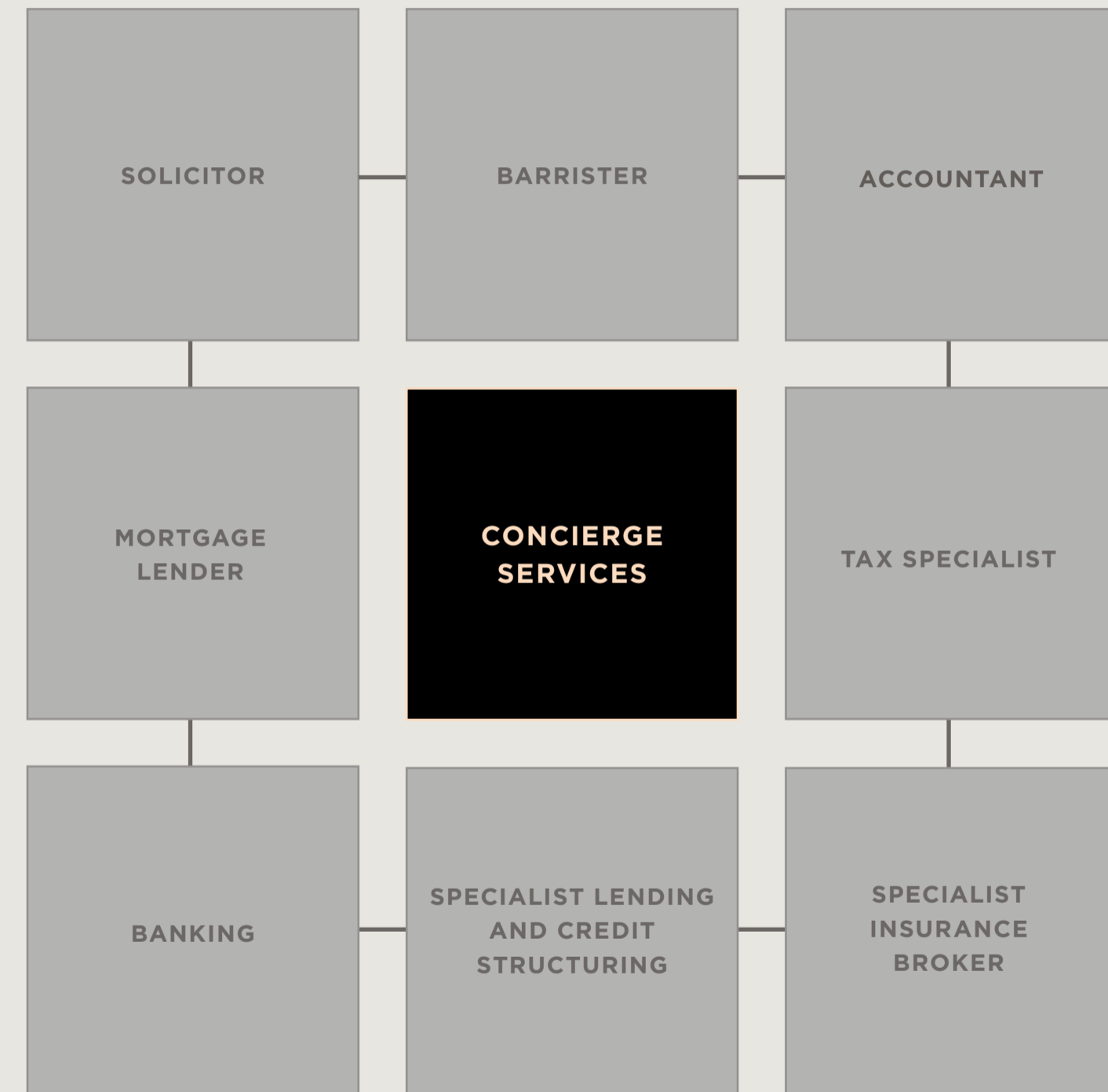
For example, a Member's financial planning might include smaller values invested in Junior ISAs and Junior SIPPs for their children and grandchildren; values managed in specialist Inheritance Tax portfolios; or tax-efficient investments, such as the Venture Capital Trust (VCT) and Enterprise Investment Schemes (EIS).

Working seamlessly with your other key advisers

Wealth management, properly executed, goes well beyond intelligent financial planning. Because of the complexities involved, we often need to work alongside accountants, barristers, mortgage lenders, solicitors, specialist insurance brokers, tax specialists and other professionals to provide the required level of support for our Members.

We are always happy to liaise with the professionals you currently use. We love working with new people and might well end up recommending your accountant or solicitor to another Member in the future.

Alternatively, you can choose from our shortlist of high-calibre professional contacts, all of whom are tried and trusted by eightfourtwo. With everyone in your corner working collaboratively towards the same goal, while focusing on their own area of expertise, our Members are assured of the best possible outcomes.



Ready to get going?

Once you've decided to take things further with us, we will set about creating your comprehensive financial plan during our enrolment process. Your plan will then be kept under regular review, and we will refer to it at your annual review and other meetings to measure your progress towards your financial goals.

ENROLMENT PROCESS

DISCOVERY

An informal discussion to help us get to know you, and you us. We will share information about our services and the way we work to make sure we are the right fit for each other.

EXPLORATION

Here, we build a detailed picture of your family and career, your previous financial experiences, commitments and assets, and your financial aspirations.

SHARING THE ROUTE MAP

After completing the groundwork, we present our risk assessments and agree the way forward with you. We will provide you with your Financial Plan, a comprehensive document summarising our full analysis and recommendations.

SETTING OFF TOGETHER

Once everything has been agreed, we will run through all the details again and answer any last-minute questions before signing the documents that will get your journey with us underway.

PROGRESS CHECKS

Regular reviews with ongoing analysis, guidance, education and advice are important to keep your personal plan up-to-date and in line with your financial goals.

Sharing the same philosophy helps us think differently



Our close-knit team have shared beliefs and values that enable us to deliver a consistent service. Our aim is always to exceed your expectations. While you may be considering your children's security, for example, we will be thinking of your grandchildren's.

The eightfourtwo culture is built on the same values and principles we provide for our Members. As a result, when someone joins our team they tend to stay. This helps provide the consistency and seamless service that our Members value so highly.

Perhaps most importantly, eightfourtwo is independently owned and truly unbiased in our outlook. With no external parent, public shareholders or hidden conflicts of interest, we are owned by our employees.

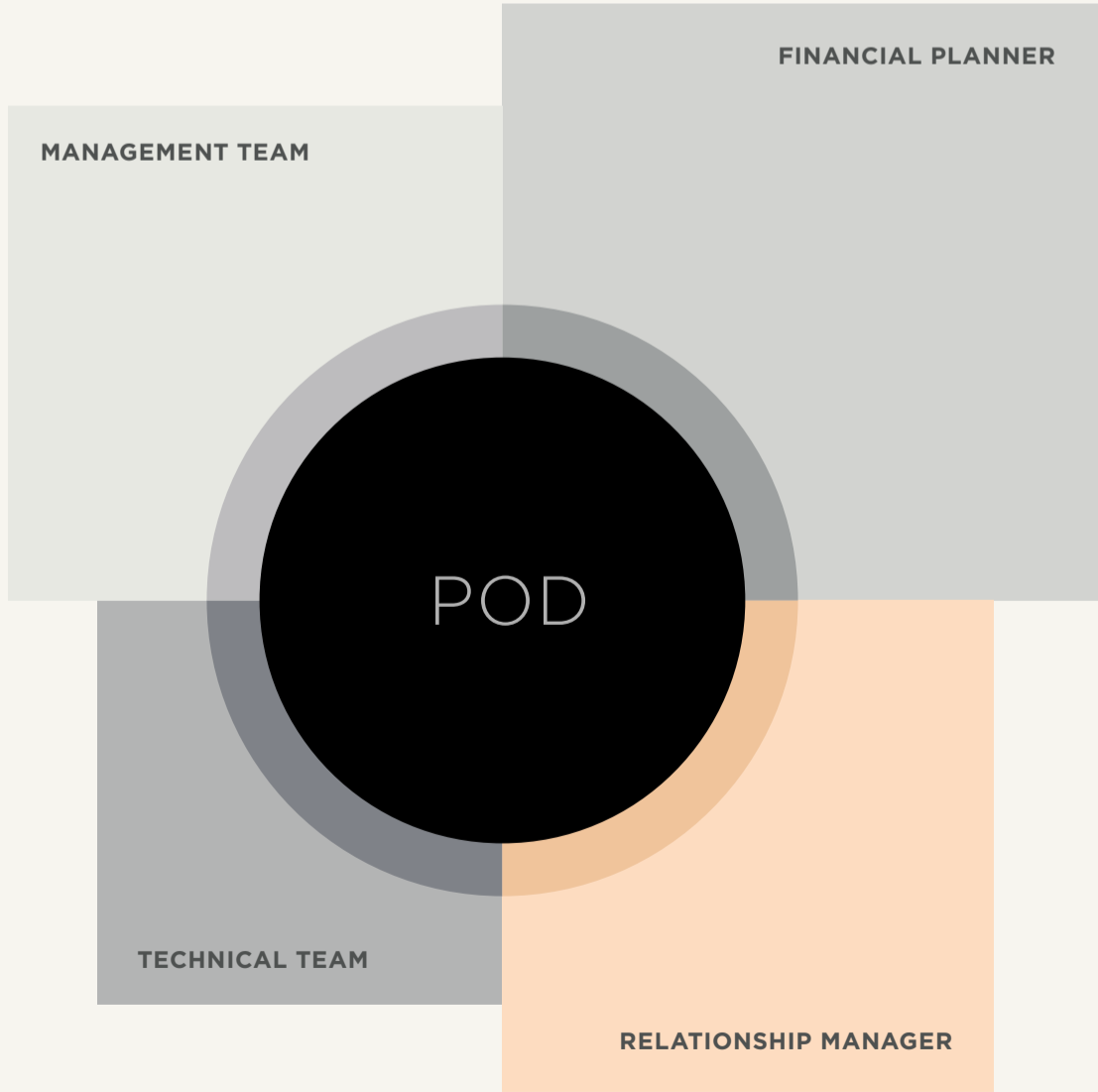
Our pay and reward structure is designed to further nurture this spirit of teamwork and collaboration. To ensure we deliver an outstanding experience for our Members, we are all paid a good salary, with a fair bonus structure that incentivises the right behaviours rather than the dark art of commission chasing.

YOUR TEAM

As a Member, you will have a dedicated team, which we call a pod. It includes your Financial Planner and a Relationship Manager as your main points of contact. They will be a source of trusted counsel, who will truly understand your personal circumstances and be there to support you as your aspirations evolve over the years. Your pod also includes a technical team that will assist in the preparation and implementation of your financial plan.

Working alongside your pod, our management team oversees advice processes, research and governance, providing quality assurance. This comprehensive structure means each component of your financial plan will have the input of a subject matter expert.

Unlike most other wealth management companies, having all this expertise in-house means we can be considerably more nimble in our decision making.



Meet the individuals who will take
your wealth to the next level



DEREK SUMSION

MANAGING DIRECTOR

In 2012, Derek left HSBC to found eightfourtwo. He has over 30 years' experience in the Wealth Management Industry, including a decade of working within HSBC's Corporate Banking in Pall Mall. During this time, he provided regulated financial advice to businesses and their owners.

His specialism is investment management and the associated estate/succession planning to individuals who owned businesses and where applicable, the subsequent sale, merger and listing of these companies.

Derek's primary role now is focusing on financial planning for our Members. With his extensive experience and expertise, no one is better suited to coming up with the right solution for the wide array of planning challenges encountered today.

FAVOURITE JOURNEY

Being shipped to the South of France on a one-way ticket, aged 11.



MATTHEW BOWEN

TECHNICAL DIRECTOR

Matthew started working in financial services in 2006, at the age of 17. Having graduated with an Honours Degree in Law in 2011, he continued his studies and obtained the Chartered Insurance Institute's (CII) Chartered status in June 2017.

His experience in technical matters covers cross border taxation, commercial financing, company succession planning and probate administration. His specialisms are the provision of Trust Corporation Services and the implementation of bespoke wealth preservation frameworks that include Wills, Trusts, Family Investment Companies and offshore tax planning vehicles.

Matthew's passion is building a positive reputation for eightfourtwo, and this depends on all our Members receiving the same great level of service.

FAVOURITE JOURNEY

Returning home to be greeted by "Daddy!" at the front door.



AMBER BLASTOCK

PRACTICE MANAGER

Amber began working in the financial services industry in 2013. With a strong background in business management, she takes responsibility for all operational roles throughout the company. As a result of her organisational skills, everyone in the team is able to work more efficiently, productively and with a smile on their face.

Being solutions orientated, she is energised by making everyone's life easier. Official standard bearer for the team, she is passionate about our people, their wellbeing and ensuring a healthy work/life balance.

There aren't many things that can grow an amazing culture within a company like knowing your voice can be heard and Amber believes communication is the key to ongoing success.

FAVOURITE JOURNEY

Travelling to Cyprus to get married with only the children in tow.



CHRISTOPHER COLE

CONSULTANT

Chris has over four decades experience in Professional Services.

He is a Chartered Engineer who joined WSP as a partner at its inception, becoming Managing Director in 1987. Under his leadership, WSP was the first engineering consultancy to become a fully listed public company in 1990, growing from a single-discipline UK consultant firm of 200 people to a 9,000 strong multi-disciplinary global player prior to its 2012 merger with GENIVAR.

Today, WSP Global Inc. employs 65,000 people worldwide. Chris has chaired the Board since the merger and holds other Non-Executive positions for listed companies. We are immensely proud to have Chris as a consultant.

FAVOURITE JOURNEY

Holiday on the Isle of Wight in an Austin A35.



RACHEL GOH

BUSINESS DEVELOPMENT MANAGER

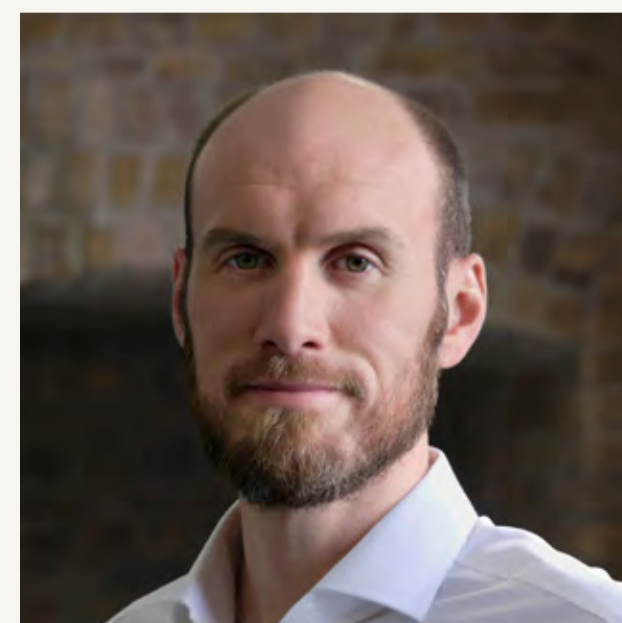
As eightfourtwo's longest standing ambassador, Rachel pioneered our Relationship Manager role, successfully establishing and nurturing long lasting Member relationships for over eight years.

Overall, she has more than 17 years' experience working in the Retail Banking and Wealth Management industry and has achieved the Chartered Insurance Institute's (CII) Certificate in Mortgage Advice and Diploma in Regulated Financial Planning.

Rachel has since become our first Business Development Manager and is once again excited to evolve a new role and make it her own. Through her knowledge of developing and maintaining relationships, with both internal and external stakeholders, she is key in helping grow our business.

FAVOURITE JOURNEY

Climbing Adam's Peak in Sri Lanka to see the sunrise from the summit.



IAN PETERS

FINANCIAL PLANNING ANALYST

After graduating from Sheffield University in 2005 with a Masters in Mathematics, Ian jumped straight into financial services.

Moving to London in 2010, he quickly attained the Chartered Insurance Institute's (CII) Chartered Status in 2012 and now also holds the CFA Institute Investment Management Certificate.

He has worked at some prestigious advisory firms in the City of London, providing high level technical support and holistic planning to financial planners. Numbers has always been his

thing, so it was no great surprise when he found his way to eightfourtwo.

Here, Ian brings strong technical aptitude and an analytical mind to solve planning requirements for our Members, while providing them with a truly exceptional service.

FAVOURITE JOURNEY

Travelling and eating his way through seven countries in South-East Asia over six months (enjoying the heat from both sun and food).



HAYDN MAY

FINANCIAL PLANNING ANALYST

Haydn graduated in Business Finance and Accountancy before embarking on a career in financial planning that has, so far, spanned 20 years and brought many qualifications including Chartered Fellowship with the Chartered Insurance Institute (CII).

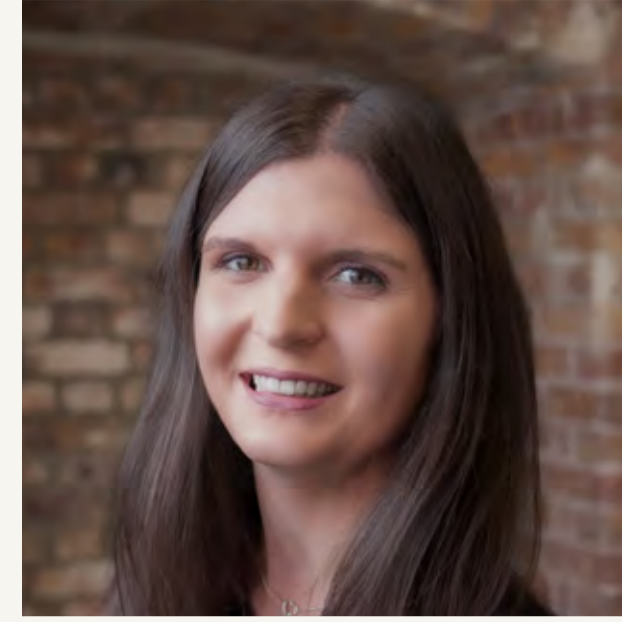
His journey has taken him via HSBC, NHS Pension specialist Cavendish Medical and Smith & Williamson (Evelyn Partners), before leading to eightfourtwo in 2022. While Haydn joined us during a tough year for the industry, he has worked through two financial crashes already and knows that good advice enables clients

to weather periods of uncertainty, as well as flourish through the good times.

Haydn is a keen scuba and wreck diver and, when on dry land, is a fan of National Trust properties and RHS gardens.

FAVOURITE JOURNEY

Touring the length of the US West Coast in 2005 when there were \$2 to the pound.



ALICE RUBEN

RELATIONSHIP MANAGER

Following six successful years working for HSBC, Alice has that special knack of being able to quickly develop trust with anyone and everyone.

As a Relationship Manager, she prides herself on delivering a level of customer service that wealth management firms with call centres can only dream about. Always keen to add to her skillset, Alice is now working towards her Chartered Insurance Institute's (CII) Diploma in Regulated Financial Planning.

Thriving in a team environment, Alice likes to ensure everyone has a smile on their face, no matter the time of day (not great news for those of us who aren't morning people).

FAVOURITE JOURNEY

Anywhere she can find her much-loved family and friends.



MICHAEL WAKEHAM

RELATIONSHIP MANAGER

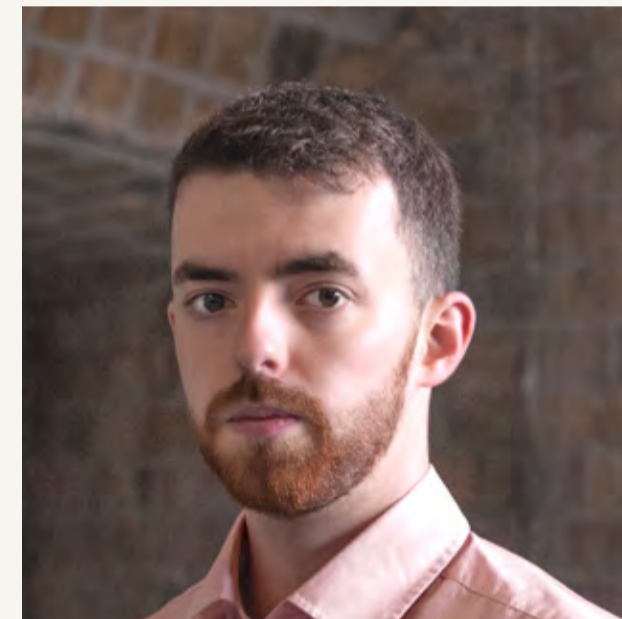
Mike entered the world of financial services in 2010 and brings with him a wealth (pun absolutely intended) of experience, supporting our financial planners in the delivery of a highly polished service.

A born Londoner and gentle giant, Mike has mastered the art of making people feel at ease, enabling him to develop long-lasting client relationships based on trust and integrity. He obtained the London Institute of Banking and Finance's (LIBF) Diploma for Financial Advisers in 2017 and is keen to keep broadening his knowledge and expertise for the benefit of our Members.

Ever-professional in the office, Mike drops his guard at weekends when he is often found covered in paint, temporary tattoos and sticky food while his young nephew and niece give him the runaround.

FAVOURITE JOURNEY

The drive from Glasgow, through Lock Lomond and the Trossachs National Park, to Glencoe, where he eloped with his wife.



MATTHEW HIGGS

FINANCIAL PLANNING ADMINISTRATOR

With seven years' experience in the Financial Services sector, Matthew joined us as a Financial Planning Administrator. With calm capability, he provides our Members with assistance covering a wide-range of wealth planning solutions.

He enjoys the variety that comes with playing an important role in the wider team's efforts to provide the optimum solution for each different situation. Keen to keep developing his career, he has obtained his Chartered Institute for Securities & Investment (CISI) Investment Advice Diploma.

Outside work, Matt is a keen musician and enjoys playing Piano and Bass and listening to music across many genres. We suspect Northern Soul might be his favourite, considering how our Spotify playlists have mysteriously morphed since his arrival.

FAVOURITE JOURNEY

Road tripping across four States, from Las Vegas to Denver.



ISOBEL MADDREN

FINANCIAL PLANNING ADMINISTRATOR

After falling into the financial services sector, Izzy has spent the last six years in a wide range of roles from administration to paraplanning assistant and, most recently, personal assistant.

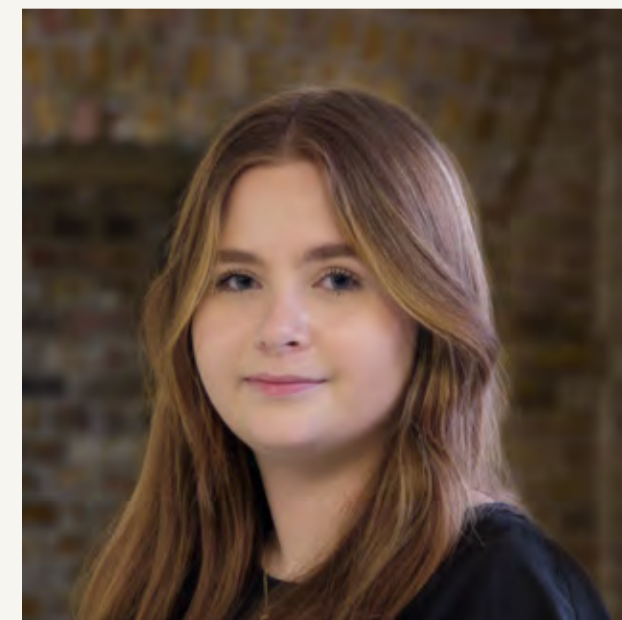
This well-rounded experience has given Izzy the confidence to take on any new challenge. That's what led her to eightfourtwo as a Financial Planning Administrator, where she now supports the team with all areas of wealth planning.

When she's not taking care of business here, Izzy likes to get as far away from the office

as she possibly can (No, we don't take it personally!). Always chasing the sun, her passion for travel has taken her to a range of exotic destinations including Southeast Asia, Australia and New Zealand.

FAVOURITE JOURNEY

Annual trip to Cornwall with the family for surfing and fish and chips on the beach.



TILLY STEPHENSON

OPERATIONS ASSISTANT

Over two years' customer service experience in the hospitality industry provided Tilly with the perfect grounding for eightfourtwo, bearing in mind the importance our business places on developing strong relationships with our Members.

Add to that her proactive nature and it's no wonder she hit the ground running in her role as an Operations Assistant, providing valuable administration support to the management team.

Impressing everyone with her can-do attitude, Tilly is now training as a Financial Planning Administrator and she loves the fact that every day at the office seems to bring a brand new challenge.

FAVOURITE JOURNEY

School trip to Paris in 2016.

Helping you understand our fees

Our charging structure is simple, transparent and fair across both our financial planning and trust corporation services. It would be true to say we're not the cheapest wealth management consultancy you could find, nor are we the most expensive.

With a company like ours, you should judge the fees you pay against the service and the rewards you receive. As we've explained already, our financial planners look after fewer individuals than a typical wealth management company and are, as a result, able to afford each one more time and attention. In terms of that equation, we are confident the value we offer our Members is unrivalled in the marketplace.

SO, WHY WON'T YOU FIND ANY FIGURES IN THIS BROCHURE?

Simply because our fees, like everything else at eightfourtwo, are tailored to your individual needs. We make sure we provide you with everything you pay for without charging you for any benefits you don't receive. All will become clear as soon as we have established a road map for your journey with us.

FINANCIAL PLANNING SERVICES FOR INDIVIDUALS, FAMILIES AND BUSINESSES

We charge a Planning Implementation Fee to meet the costs of our advice in the production of your Financial Plan and its delivery. This is a Fixed Fee.

We also charge a Planning Ongoing Fee to meet the costs of monitoring your Financial Plan, which includes regular analysis, guidance and reviews. This fee is calculated on a percentage of the value of capital under our management.

Where protection advice is required, we will charge a Protection Implementation Fee, agreed in advance. As we can also receive commission from the protection plan provider, if the commission received is less than our minimum fee, we will invoice you for the difference.

TRUST CORPORATION SERVICES AND FAMILY OFFICE

We charge an Appointment Fee to meet the costs of any trustee or directorship appointments, or posthumous executorship services. We also charge an Ongoing Service Fee to active Trusts and Family Investment Companies to meet the costs of regular administration, guidance and reviews.

The implementation of a wealth preservation framework requires legal documents such as wills, trusts and letters of wishes which would attract an additional fixed fee.

SPECIALIST WEALTH PLANNING AND PROJECTS

For any services outside our Member Agreement, there would be a pre-agreed fixed fee or hourly charge. Where we need to engage with a trusted third party (such as an accountant or solicitor), we always negotiate the best possible price.

ASSET BACKED FINANCE

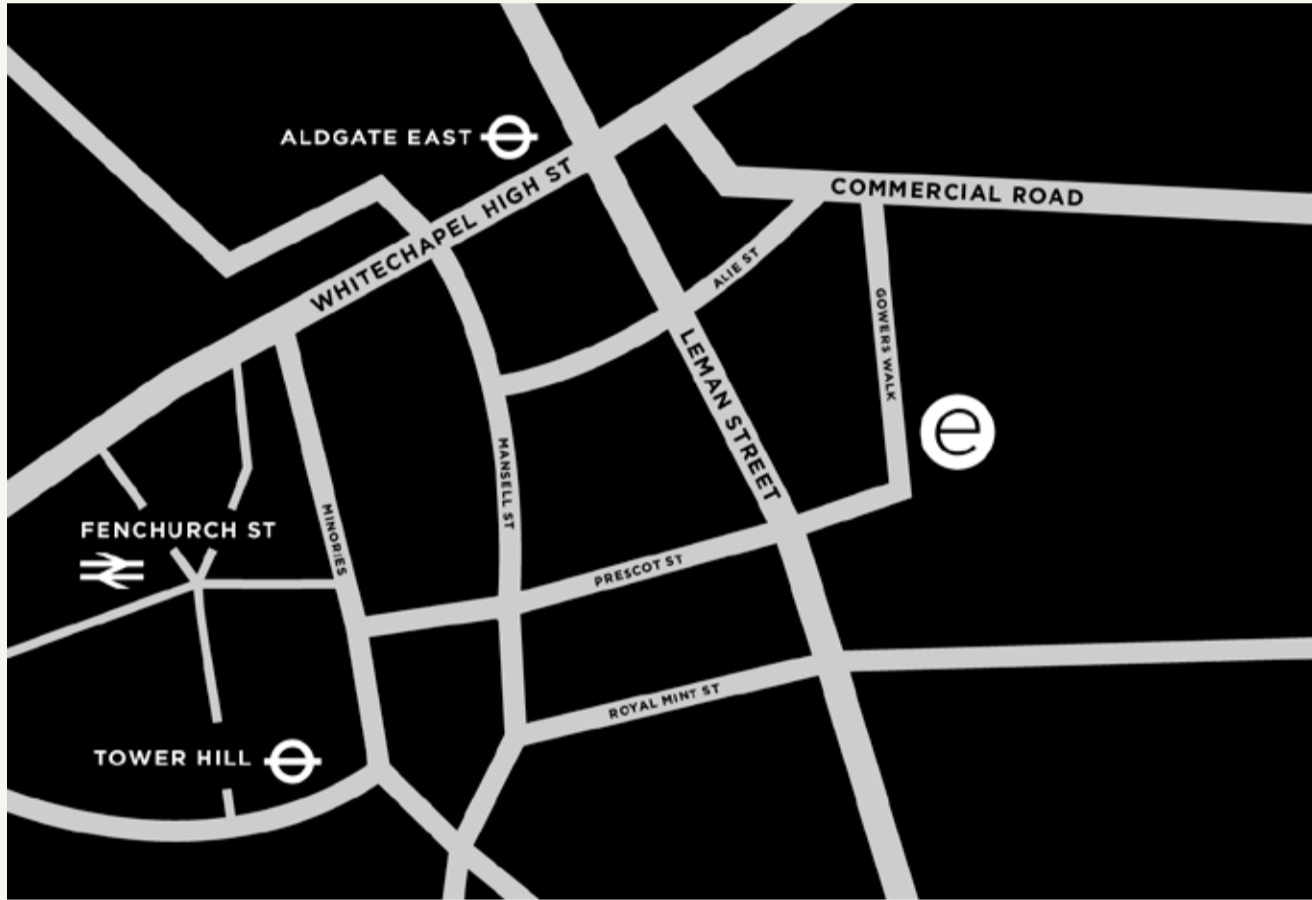
We charge a Finance Implementation Fee to meet the costs of assisting with credit structuring and loan facilities secured against certain types of investment portfolios and property. This fee is calculated on a percentage of the value borrowed.

VALUE ADDED TAX (VAT)

In the interests of total transparency, most of our services are subject to VAT although, in certain circumstances, it may not apply.



The not-so-long and winding road that leads to our door



eightfourtwo is based in an historic Victorian wool warehouse in the heart of East London. Set in Whitechapel, one of London's most diverse, creative and vibrant neighbourhoods, our offices are just a stone's throw from the City.

We are conveniently located close to the Central, Circle, Hammersmith & City, District and Metropolitan lines. We are also a leisurely five-minute stroll from Aldgate East and within walking distance of Aldgate, Liverpool Street and Whitechapel overground stations.

The Loom
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We don't do small print,
but here are our disclosures

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