INDEPENDENT FINANCIAL ADVICE

PALADIN ADVICE

EXPERT WITNESS INSTITUTE

Chartered Financial Planners

FT ADVISER

Rosemount FINANCIAL SOLUTIONS (IFA) Ltd Aspirations for life

SOLLA CARE

Investment Process

Meet the Consultants

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Ian MacKendrick

Consultant and Chartered Financial Planner

Ian has been in the financial services industry for over 30 years. He is extremely passionate about ensuring that vulnerable people have a voice and an independent adviser they know they can trust with their finances.

As well as being a fellow and Chartered Financial Planner, he also holds the Chartered Institute's 'kitemark' UP1 advanced exams for consumer vulnerability, he is a dementia friend and trained as a Counsellor.

He has been invited by the OPG to help the court of protection visitors understand financial arrangements within the COP, help identify financial abuse and has regularly lectured on his subject matter with senior figures across the UK.

Post settlement, Ian is recommended and instructed regularly by litigators about to settle, or by COP and professional trust teams.

His expertise means that he is used to carefully handling situations with a wide range of people, including minors, elderly and brain-injured clients he takes pride in providing advice tailored to the individual needs of each person, depending on their financial sophistication as well as the nature and severity of their injuries.

Stephen Farnfield

Consultant and Chartered Financial Planner

Stephen started working in financial services in 2000. Initially working for large institutions such as Invesco, Axa, Towry ltd, he became disillusioned with helping rich people get richer and when given the opportunity to move into a specialist personal injury role in 2010 it felt like the perfect fit where he could use his experience of having a younger brother with Cerebral Palsy to help and support others.

Stephen worked for Frenkel Topping group for 8 years prior to moving to Paladin. At Frenkel Topping Stephen was a senior consultant and the head of the Expert Witness team. He was responsible for leading the team of experts and delivering high quality accurate expert reports.

Stephen was instrumental in the development of the company's expert witness reports over his time at the business.

He is also well known for delivering training sessions to 100's of solicitors around the country.

Post settlement Stephen believes in providing advice that is clear and concise without the use of industry jargon. He works with solicitors across the country and has built a reputation for being a true advocate and support for his clients.

The Group Structure

Paladin Group consists of two parts

Paladin Experts

Providing Expert Witness services and reports to solicitors and barristers around the UK.

Paladin Advice

Providing independent specialist financial planning advice.

Paladin Advice is director owned and works closely with Marble Financial Planning to provide joined up services to our clients. The directors of Marble own 20% of Paladin Advice and work closely with us to ensure the smooth running of the business.

Importance Of Being Independent

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- The ability to access all product providers available on the market. If we were restricted, then the choice is much narrower.
- With access to all of the products available on the market, advisers can select those with the lowest costs and highest quality ratings.
- There is no conflict of interest with independent advice. Many restricted advisers only recommend their own firms products, which can cost more.
- With Investment Funds – IFAs are able to offer the full range of funds available in the UK market. Therefore, funds with low costs and high ratings can be recommended.
- Restricted advisers rarely recommend low-cost funds. There can be a financial interest in recommending an investment solution that pays money to their firm.
- IFAs can recommend funds with costs as low as 0.2%. These kind of low costs are increasingly important for customers in the current economic environment.
- Be aware many firms present themselves as independent but then recommend their own inhouse investment management business.

Investment Advice

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Will taking investment advice make you better off?

A study by Vanguard® has shown that by taking advice, a customer can improve their overall net returns by about 3% per year. This "Advisers Alpha" figure of 3% can be achieved by employing the following strategies that are a part of having financial advice:

- Using an investment fund that is properly diversified.
- Keeping investment costs as low as possible.
- Ensuring the investment is rebalanced and continues to match your agreed risk level.
- Behavioural coaching - stressing the importance of sticking to the long-term plan.
- Helping to prevent irrational and wealth damaging decisions, such as cashing in when the markets are low.
- Maximising Tax Allowances – Obtaining the maximum tax relief (money from the Government) on pension contributions. Also ensuring ISA and Pension allowances are used efficiently each tax year.
- Withdrawing money in the correct order - looking at your situation and agreeing which money should be used first, and which should be left invested for future years. With Pensions, the wrong approach can have serious tax consequences, and poses the risk of money running out early.

How we select our investment funds

The investment funds we recommend have all undergone a rigorous due diligence process. It is important to note that as Independent advisers, we only have an interest in recommending the best fully regulated funds available in the UK market. Many other firms will recommend funds with much higher charges that are part of the same group of companies. However, by taking advice from us there will be:

- No conflict of interest - you will be recommended the most suitable funds from the whole UK market.
- The funds will be highly rated by external agencies. They will look closely at the quality of investment processes, will interview the fund management teams, and will look for other strong qualitative factors.
- Keeping fund management costs low – returns from world stock markets are currently expected to be lower than they have historically been. In this environment, it is more important than ever to keep fund management costs as low as possible. This keeps more of the money invested in the customer's account. Over the years, the compounding effect of low charges will have a significant overall impact on returns. This results in higher fund values for the customer, and less paid in fees to the fund manager.

How We Select Investments

We specialise in looking after vulnerable people and those who have had serious injuries. We know your money is crucial for your financial future and so needs to be invested carefully with controlled risk.

We do not believe in restricting access to your money, so there will be no minimum investment periods or penalties to access money.

1. Select funds from the whole of the market
2. Filter them to find those with an appropriate level of risk
3. Filter again to find only those with the top independent ratings
4. Select the funds with lower costs
5. Look for consistent long-term performance
6. We then select the funds to build our portfolios

Passive V Active

There is a great debate that has been going on for decades. Should investments be invested and managed Actively or Passively? There are strong arguments on both sides, with no clear winner. See below we look at some of the pros and cons of each style of managing money.

Active Investing

Pros	Cons
• Opportunity to outperform index • Potential for limiting the downside • Buy/sell decisions based on research	• Potential to underperform index • Generally higher fees • Typically less tax-efficient • ≈80% of active funds fail to out perform their sector average after costs are taken into account • Typically less tax-efficient • Key man risk - what if a successful active investment manager leaves the firm?

Passive Investing

Pros	Cons
• Likely to perform close to index • Generally lower fees • Simplicity: investors know what they are getting • Very large amount of diversification across thousands of worldwide companies.	• Unlikely to outperform index • Participate in all of index downside as well as upside movement • Buy/sell decisions based on index, not research

Source: https://brigroup.co.uk/the-pros-and-cons-of-active-and-passive-investments/

At Paladin Advice **we can offer both passive and active portfolios**

Our position is that we advocate taking a hybrid approach to the investment selection, utilising active, hybrid and sustainable investment funds.

Taking this approach means investors benefit from lower costs, exposure to sustainable future focused investments with active investment management, only if there is a proven track record of beating the market.

Belief Based Investing

Many individuals have strong beliefs that they wish to reflect when investing money. These beliefs may stem from their religious position or their personal moral responsibilities.

At Paladin Advice, we understand the importance of making sure that your investment decisions reflect the way you wish to impact the world. Whether you wish to invest in line with Shariah Law or along a sustainable ESG philosophy, we are able to help you to do so.

Our portfolios typically have 25% allocated to sustainable investment strategies, utilising vastly experienced and specialist investment managers. Where clients would like to have a 100% exposure to sustainable or Shariah compliant investing we are able to accommodate this. Please ask your Paladin Adviser for more information.

What is ESG Investing?

ESG investing is a type of investment approach that considers environmental, social, and governance factors when making investment decisions. The goal of ESG investing is to create positive social or environmental impact, while also generating financial returns for investors.

Environmental factors that ESG investing considers might include climate change, pollution, and natural resource depletion. Social factors might include labour standards, diversity and inclusion, and community impact. Governance factors might include executive compensation, board diversity, and transparency.

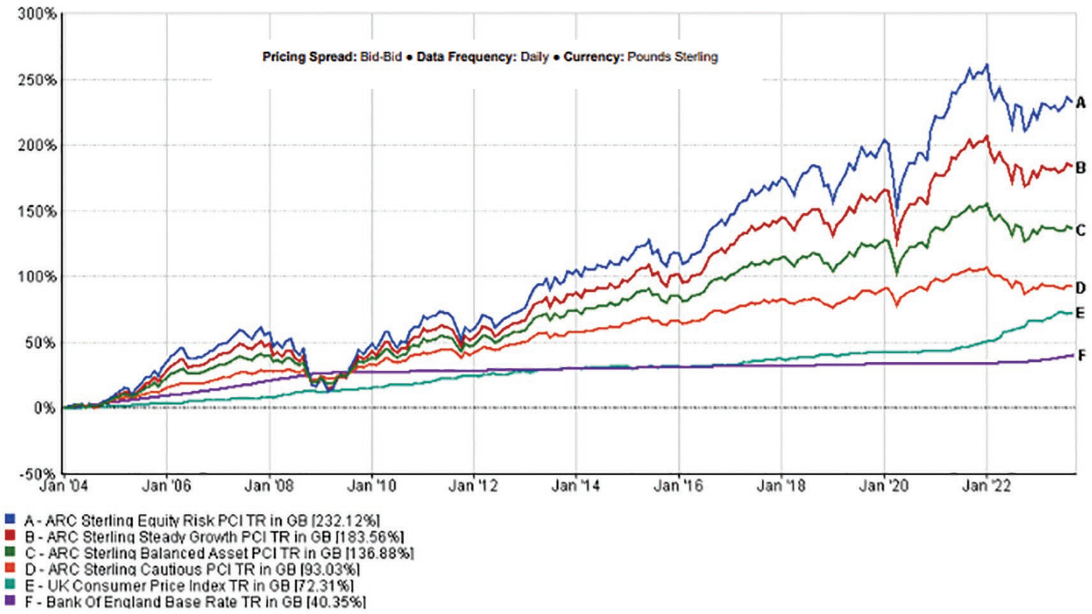
ESG investing can be implemented through various investment strategies, including exclusionary screening, where certain companies or industries are excluded from the investment portfolio based on their negative impact on the environment or society, or through positive screening, where investments are made in companies that have a positive social or environmental impact. ESG investing can also be done through engagement and advocacy, where investors use their influence as shareholders to push companies to improve their ESG performance.

Risk And Reward

When selecting investments its crucial to understand the relationship between risk and reward.

By getting to know you, we will help to select the appropriate risk level so that you have the best chance of meeting your financial objectives.

Over the long-term taking an increased level of risk should lead to better returns as the green (line A) below demonstrates. However you can also see it also has greater volatility (ups and downs) in value, in the shorter term.

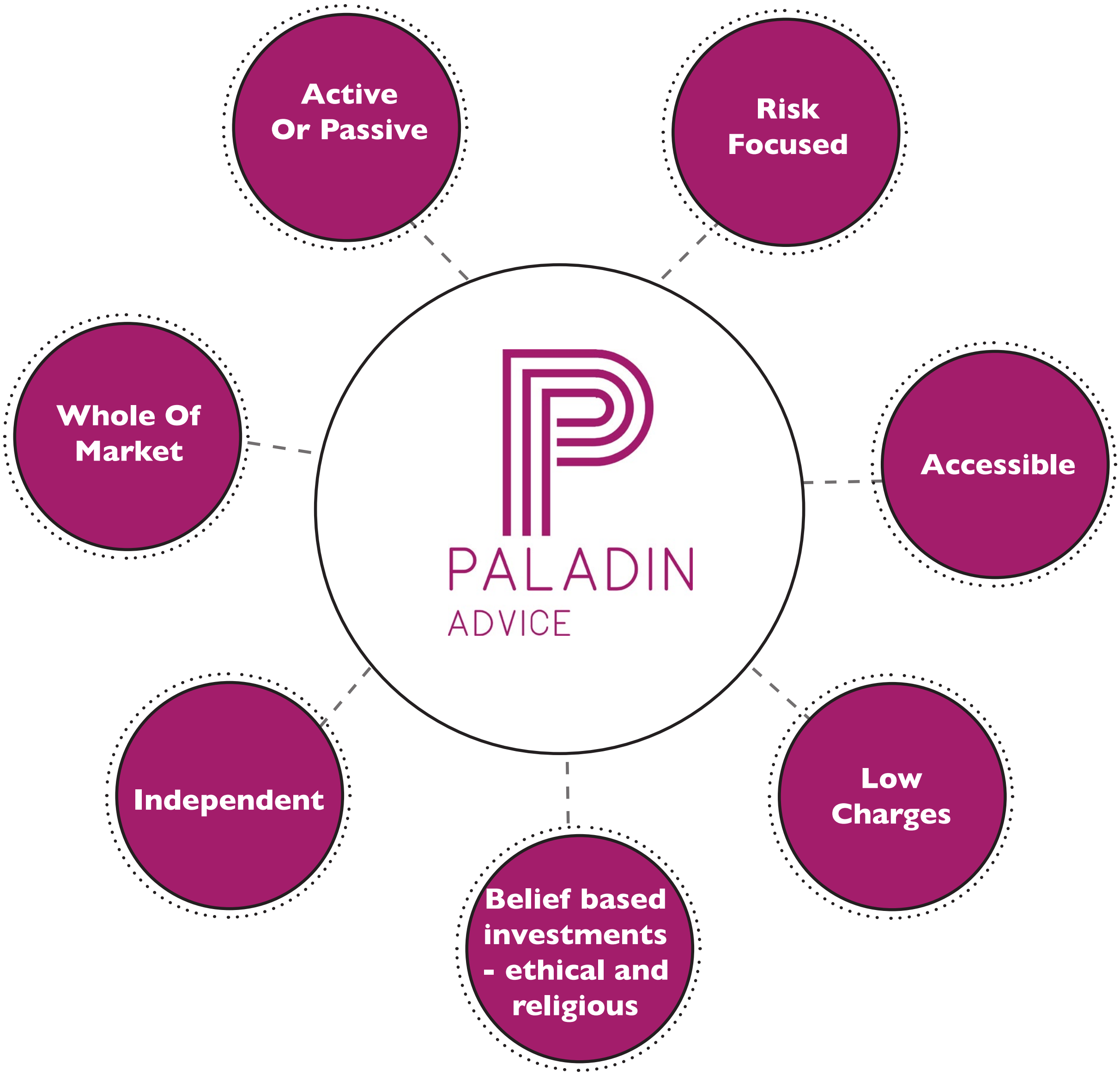


We believe in holding a high level of cash reserve for all clients, enough to cover 3-5 years of expenditure needs. We will advise on a variety of bank accounts to ensure money is available as and when needed but also achieving the best available return.

Holding this high level of cash ensures that the investments do not need to be drawn on, in the shorter term (although they are never tied up), so that investors do not need to be overly concerned with short term fluctuations in value.

We will review investment suitability and level of risk on an annual basis advising of any change required.

Investment Summary



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