



MVAM  
MOLE VALLEY  
ASSET MANAGEMENT

YOUR GUIDE TO

# Mole Valley Asset Management

Time to begin a real relationship with your money?



# Welcome

to MVAM, a community based financial planning and investment company.

In life 'you' try to make conscious decisions about all areas of life that affect your relationships, your work, and your family. But making conscious decisions about your money is somehow harder. We bury our heads in the sand and hope that everything will work out.

Built on a bedrock of sound financial management and experience, MVAM helps you make those hard decisions. We do this by building a real relationship with you. We get to know who you are and what you want, while you get to know us, the people who will actually make the decisions about your savings. In partnership with you, we assess your needs and objectives, so that we can help you make those 'whole of life' decisions you need to make.

Once we've planned together, we put forward our investment recommendations. We can use funds

or platforms if that is suitable for you, but offer our own discretionary management service investing directly into the financial markets. Investments made by us are not part of a pooled investment vehicle, like a unit trust, but yours and yours alone.

At MVAM we believe life is about relationships. If you want a relationship with your money, a place where you and your family aren't just a number but part of the process, then MVAM is right for you. I hope you find what you're looking for in our brochure, but if not, please contact a member of our team for more information.

*Craig Harper*



Craig Harper  
Managing Director



# About us

At Mole Valley Asset Management our aim is to encourage you to have a more open and honest relationship with your money. That's why we have a well-defined investment process, which is fundamental to the service we provide.

Our sole focus is to care for, preserve and grow our clients' wealth over the long term. To achieve this we have created portfolios designed to match your risk for investment return profile, whether that be cautious, low, moderate, adventurous or high. These assets will be in either a bespoke portfolio or one of our actively managed portfolios.

Each portfolio is designed to maximise investment returns at a level of risk you are comfortable with. To achieve this we work with you to understand your goals and attitude towards risk and whether you would like income or growth from your investments.

**If you are not sure what type of portfolio is right for your specific aims, please look at the different options we've provided for more details, or contact us to discuss your individual requirements.**

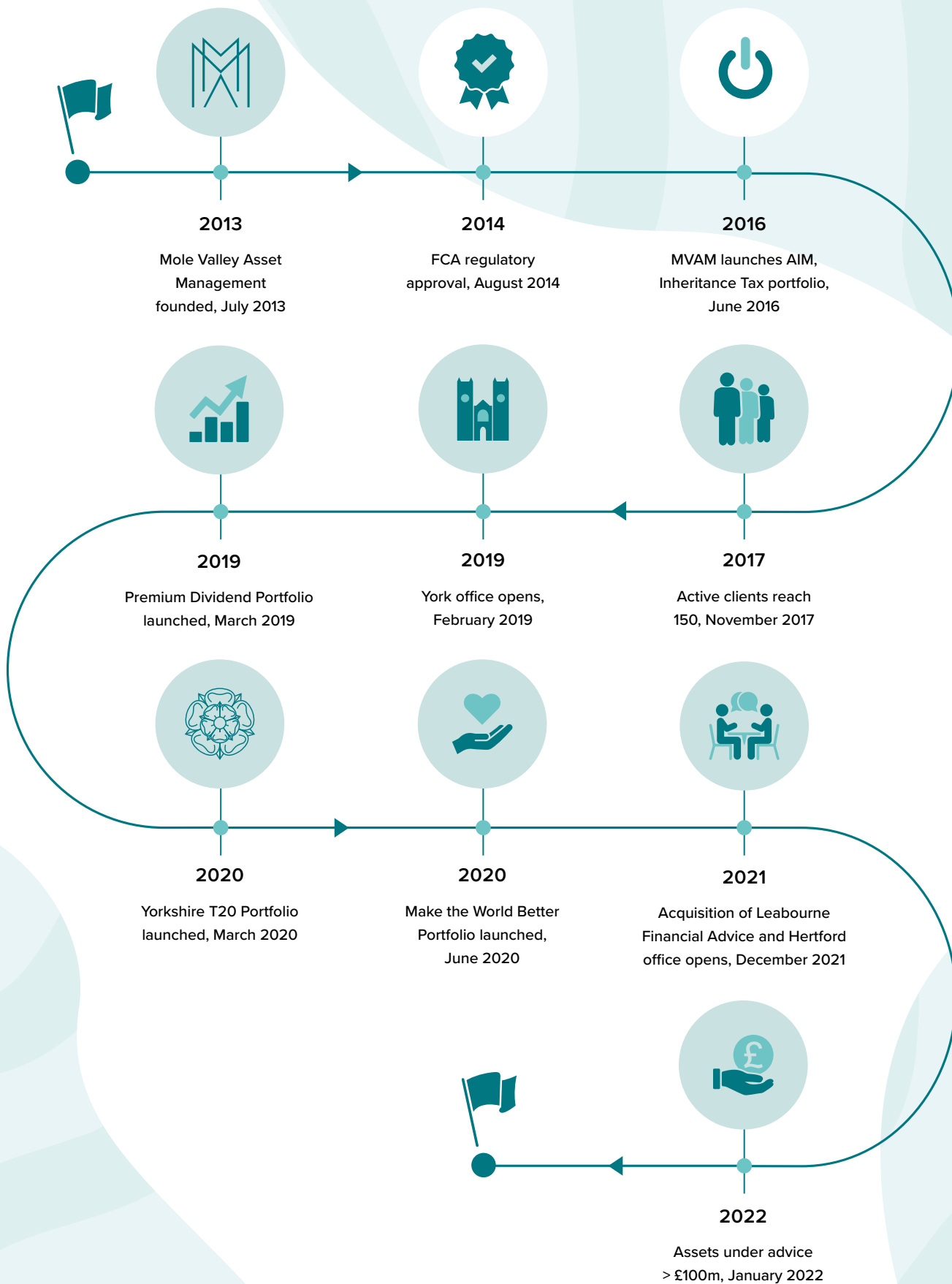
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Having enjoyed a seminar by Mole Valley Asset Management, I realised that there are some fantastic opportunities to invest in local companies; the diversity and expertise of these companies really surprised me. I was also looking to invest with a company that has a real focus on an individual investor's needs and in a complex financial world ensures that investments are explained clearly. MVAM made my decision to invest a very easy one.

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# Our history



# Our people



**CRAIG HARPER**  
**MANAGING DIRECTOR**

**DORKING**

Craig has over 20 years' experience managing assets, portfolios and people, for prominent investment houses including Société Générale and Daiwa SB in London. Prior to that, he worked for Colonial First State Investment Managers in both London and Melbourne. Craig holds a BSc. degree in Economic Geography and a Securities Industry Diploma.

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**SARAH POHLINGER**  
**HEAD OF ADVICE**

**HERTFORD**

Sarah has many years' experience as a financial adviser, specialising in pensions advice and savings and investments. Prior to starting and developing Leabourne Financial Advice, Sarah worked for 20 years as an investment manager working for a number of prominent investment houses including SG Asset Management and Barclays Global Investors. Sarah holds a Degree in Business, a Teaching Degree and a Diploma in Regulated Financial Planning.

**E:** [sarah@mvam.com](mailto:sarah@mvam.com) **T:** 01992 310292



**DUNCAN SANFORD**  
**DIRECTOR AND PORTFOLIO MANAGER**

**YORK**

Duncan has over 20 years' experience in the international financial industry, successfully combining direct investment and managing active investment teams. He worked as CEO and CIO for Nestlé Capital Management Ltd. He joined MVAM from LGPS Central Limited, an aggregation of nine UK public pension funds, where he was responsible for building the internal investment team and selecting external investment opportunities.

**E:** [duncan@mvam.com](mailto:duncan@mvam.com) **T:** 01904 929432

# Six stages of financial planning

Our approach to financial planning is simple: our clients are our number one priority and we ensure all our advice, strategies and services are tailored specifically to you to best meet your long-term financial goals and aspirations. We'll always be totally transparent with you, and pride ourselves on developing a close working relationship and becoming your trusted family and business advisers.



## 1. ESTABLISH

You want to find out if we're the right people to help you, and what the cost might be.

We need to find out how we can help you.



## 2. GATHER

We need to find out about you, your current financial situation, your values and financial objectives, and the exact nature of the advice you would like. By getting a detailed picture of you and your finances, we will be able to provide you with the best solution.



## 3. ANALYSE

Following this meeting, we will write to you with a personalised engagement letter that confirms your current financial situation, the services we will provide and the cost of these services.



## 4. PRODUCE

We will report back to you with the outcomes and recommendations as a result of our research and analysis. We may include a cash flow analysis to help to see how your income, and expenses might change over time, especially when you retire and income usually drops.



## 5. IMPLEMENT

We will then meet with you to discuss the report, explain things in more detail and answer any questions you may have. Before implementing the agreed recommendations, we will provide you with a separate fee quote for the next steps. We will then complete all the paperwork and chase the applications through to completion.



## 6. STAYING ON TRACK – REGULAR REVIEW

Once your plan/policy/pension is in place, or your investments have been made, it is a good idea to make sure that everything is on track. Our ongoing relationship includes regular review meetings and access to an advisor as needed.

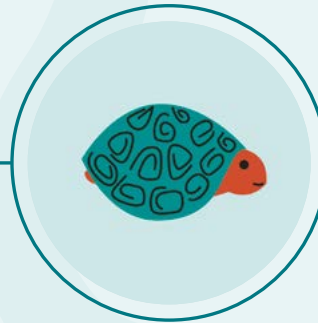
# Risk reward:

## What makes us different?

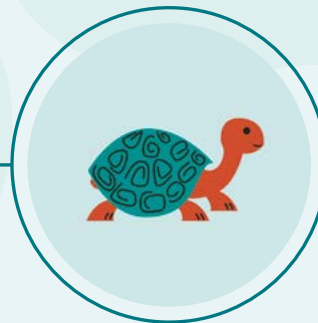
If you want a relationship with your money, a place where you are listened to and valued, then MVAM could be right for you.

We are clear and honest with the risk we take and communicate your positions regularly and clearly. We invest directly into the markets, meaning we can change tack quickly when things change unexpectedly.

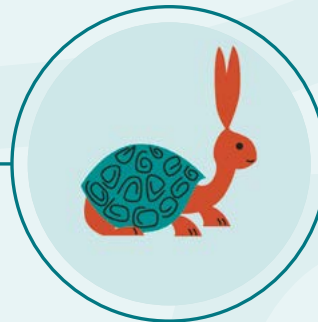
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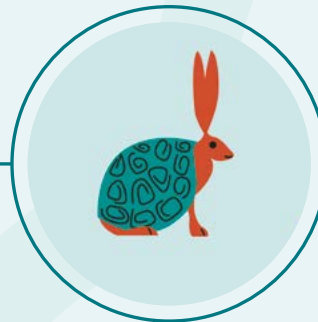
CAUTIOUS



LOW



MODERATE



ADVENTUROUS



HIGH



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For the last twenty years my pension was invested with one of the big providers, but as circumstances changed I felt it needed more of a personal touch moving forward. Duncan and Craig took the time to listen and explain, thoroughly taking me through the options, the risk levels and potential outcomes, before helping me to decide the right investments for me. We're in constant dialogue and it really feels like they are watching out for me and my portfolio in the constantly evolving markets.

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# What Portfolio is right for me?





## BESPOKE INVESTMENT PORTFOLIO

Our Bespoke Investment Portfolio is directly correlated to the circumstances and needs of each individual client. Building your own portfolio enables you to specifically fit your financial needs, desires, values and motivations with your goals. Your personal circumstances, objectives, knowledge, experience and attitude to risk are taken as our starting point for building your Bespoke Investment Portfolio, to ensure it's as individual as you are.



## AIM INHERITANCE TAX (IHT) PORTFOLIO

To reduce your IHT liability, we invest in companies listed on the UK's Alternative Investment Market (AIM) that qualify for Business Relief. Investments in such companies held for at least two years are potentially IHT tax-free under current legislation. We'll help you ensure you don't give away your hard-earned wealth to the taxman.



## PREMIUM DIVIDEND PORTFOLIO

The Premium Dividend Portfolio invests in 25 companies in the UK and Europe with the objective of giving you a steady and growing stream of income. The companies we invest in demonstrate an ability to pay a consistent, growing dividend throughout the business cycle.



## RAIN OR SHINE PORTFOLIO

In life, everyone has ups and downs. Investment has the same peaks and troughs. The asset classes selected provide diversification to reduce volatility and downside. Reducing the magnitude of the downside also aims to increase the long-term investment upside return.



## MAKE THE WORLD BETTER PORTFOLIO

We recognise that whilst our clients quite rightly expect a financial return from their investments, it doesn't have to be at the expense of the environment or detrimental to our society. This portfolio is weighted towards companies that strive to make the world a better place.



## FIXED INCOME PORTFOLIO

Fixed income investments provide diversification benefits in a portfolio context. This investment approach is focused on preservation of capital and income. The Fixed Income Portfolio can aid in the pursuit of your retirement goals or simply help stabilise your portfolio to be more resilient when economic volatility impacts on markets.



## YORKSHIRE T20 PORTFOLIO

The Yorkshire T20 Portfolio only invests in listed companies which are based in Yorkshire, in line with our firm commitment to local community-based asset management.

**The value of your investment and the income from it may go down as well as up, and you may not get back what you invested.**

# Our services

## RETIREMENT PLANNING

We are both Personal and Occupational Pension Specialists so we can advise you on what is best for you and your retirement planning. Just as every client is unique, so is the retirement planning service Mole Valley Asset Management builds around you.

## INVESTMENT PLANNING

Our highly qualified and experienced team will build or select a portfolio with an asset allocation that is aligned to your agreed risk level and is suitable for your investment and financial planning needs. Whether you want to create, maintain or grow your wealth, we'll make sure you have a plan.



## PROTECTION PLANNING

We'll help you to safeguard your wealth today and for future generations and organise it to support your needs and goals. We understand that peace of mind for your future is essential. You've worked hard to build and grow your wealth, it's only natural to put in place measures to protect it.

## ESTATE PLANNING

As you accumulate wealth during your lifetime it's essential it's distributed to the right people, at the right time and as tax-efficiently as possible. Regardless of your level of wealth, estate planning is a vital part of your overall financial plan. Planning ahead will give you greater control and an opportunity to leave more of your legacy to your loved ones.

# What we do

Build a relationship to help in whole-life decision making.



PERSONAL



FAMILY



LEGACY

In order to



1



We get to know you

2



Understand your values

3



Look at your objectives

4



Agree the risk parameters together

5



Help you towards your goals

6



Grow your wealth

7



Protect your wealth

8



Pass on your wealth





# Ready to start a conversation?



## CONTACT US

### Dorking:

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### Hertford:

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