



JARROVIAN  
WEALTH

# CASE STUDY

*James works in financial services but turned to Jarrovian for knowledge and expertise to maximise his investments and finances*

## OUR CLIENT

James and Louise are in their early 30s and live in Surrey. They've just finished renovating their home and are now looking to create a property investment portfolio. James works in the financial services industry and Louise in management consultancy.

James says: *"I've got the expertise to sort out our finances and investments myself but the trouble with that is I don't really make any decisions. We hold a lot of cash and don't do anything with it. We wanted someone whose job it is to do this day in and day out and who has the knowledge and expertise to look and advise us on the full picture."*

## THEIR AIMS



James and Louise initially wanted advice on what to do with a lump sum they had – around investing, tax and other areas including guidance on wider financial planning. James was introduced to Jarrovian via another company and says he immediately gelled with Adam Young, Head of Private Office: *"He is head and shoulders above the rest in this area. He seemed to know what we wanted before we did and spent a lot of time getting to know us both, so he could properly understand our goals and needs. He wanted to include my wife in all of this, which I really liked."*

**'ADAM IS THE ONLY PERSON I'VE SPOKEN TO IN THIS INDUSTRY WHO HAD ANY CLUE ABOUT WHAT WAS REALLY GOING ON'**

*"Adam is the only person I've spoken to in this industry who had any clue about what was really going on. He's got a perspective on things that aren't just the norm. I work in the industry already and had a decent portfolio but just couldn't get any decent advice to take me further. I was getting just generic stuff, pretty rubbish from elsewhere. Adam's approach correlated with the way we both thought."*

## OUR ADVICE



James had already received a proposal to invest the capital into a sole account in a private bank's Sustainable Strategy mandate. We assisted him in reducing the charges on the account and provided the couple with options for wider satellite investments that can sit around the edge of the core investment. We helped arrange an overdraft facility around the investment account giving access to a liquidity if required. This can be used to purchase rental properties, diversifying the income streams without having to dismantle the investment portfolio. We are also looking to assist the couple ahead of the tax year end to reduce their tax position, potentially via additional pension contributions and other tax vehicles such as Venture Capital Trusts and Enterprise Investment Schemes.

## THEIR ACHIEVEMENTS

'TRUST IS A RARE COMMODITY AMONGST FINANCIAL ADVISERS AND WEALTH MANAGERS BUT WITH JARROVIAN AND ADAM I FEEL I'VE ACTUALLY FOUND THAT. A RARE FIND IN THIS INDUSTRY.'

James says he and Louise like the way the Jarrovian team works. *"We don't get railroaded into things that simply pay Jarrovian good fees. Adam is totally upfront about everything. Honesty is the word I'd best use to describe him. It's a tricky business and it's good to find someone we can trust. We've spoken about a lot of areas and there's a plan in the pipeline that we like. We feel confident in the many options that are laid out in front of us."*

## THEIR VERDICT

James says even though he is financially savvy, he and Louise still have to be so careful to ensure they make the right decisions. *"Adam has in-depth knowledge about everything and that means we get the full picture before we make any decisions. He doesn't just try to flog products, he is generous with his time, getting to know people properly. He has a good understanding of our expectations and is helping us to achieve them. He is more than just a financial expert. I see him as a good friend too. He is often the first person I pick the phone up to chat about all sorts of areas of my life. Trust is a rare commodity amongst financial advisers and wealth managers but with Jarrovian and Adam I feel I've actually found that. A rare find in this industry."*