The Private
Investment Office

Mr & Mrs

Wealth Proposal

April 2019

The Private Investment Office

The Private Investment Office is a trading name of TPIO Ltd which is authorised and regulated by the Financial Conduct Authority under reference number 835577. Thremhall Park, Start Hill, Bishop's Stortford, Hertfordshire, CM22 7WE Telephone: +44 (0)20 3740 8330

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1.1 Our people

Tim O'Connor

Joint Managing Director and

Wealth Manager

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Tim is a highly experienced business leader having spent more than 20 years in the wealth-management industry, with a CV that covers a wide range of business channels both in the UK and offshore. He is a Principal and Co-founder of The Private Investment Office.

Tim has worked for a variety of blue-chip institutions and in particular held senior positions at Barclays Wealth and UBS Wealth Management.

Tim is qualified across a number of disciplines and holds both the CFA Investment Management Certificate and Advanced Financial Planning Certificate, as well as various leadership, banking and stockbroking qualifications. He is also an accredited Six Sigma practitioner and a partner and co-founder of StratEx Partners LLP.

Stefano Del Federico

Joint Managing Director and

Chartered Wealth Manager

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Stefano is an innovative and experienced business leader who has devised and created ground breaking divisions within large financial institutions. He has been at the forefront of the wealth management industry for more than 25 years and held senior positions with Santander and Société Générale, and more recently was Managing Director of Aspinalls, the Mayfair family office.

He is a Principal and Co-founder of The Private Investment Office and is also a Chartered Wealth Manager.

Stefano holds a merit pass from the Chartered Institute of Securities & Investment for the Private Client Investment Advice and Management exam, which gives him great insight to the complexities of providing a truly integrated financial-planning and wealth management service.

Stefano is also a partner and co-founder of StratEx Partners LLP, providing business consultancy services to SME and family owned businesses. Stefano has acted as an external panelist for the University of Sunderland’s London Campus, Business Experiential Learning Course, critiquing and providing insight to Undergraduate and post-graduates undertaking MBA and business-related courses.

Jonathan Prout

Chief Investment Officer

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Jonathan is an experienced investment professional having held senior roles in major financial institutions, managing global Investment strategies for over 15 years. He is a voting member of our Investment Committee and brings an Institutional level of expertise and sophistication to our investment offering.

Starting his career in Investment Banking as an analyst in Deutsche Bank's Relative Value Group, Jonathan provided investment solutions to some of the Bank's largest Institutional and Family Office clients. He joined The Royal Bank of Scotland's Equity Multi Strategy Group initially as Portfolio Analyst and later Portfolio Manager running investment strategies in both Europe and the US. He was later Head of the ERT group managing RBS's principal investments in Europe and overseeing the Global business. Most recently, Jonathan was CIO of Third Edge Capital, managing Alternative investments for one of Europe's largest Single-Family offices.

Jonathan is a graduate of the University of Warwick and holds a number of certificates and qualifications in investment analysis, financial modeling, statistical analysis and quantitative finance.

Matt Brown

Head of Business Services

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Matt joined The Private Investment Office at the beginning of 2019 and has been working in Financial Services since 2007 having graduated from the University of Hertfordshire. Having previously provided senior support within a top 100 city-based firm, Matt has extensive knowledge and experience in all aspects of financial planning including investments, pensions, tax planning, protection and mortgages.

He has attained many industry qualifications and holds the Diploma in Financial Planning and Advanced Mortgage advice. Matt has a wealth of experience in providing wide ranging and holistic support services to Wealth Managers, as well as implementing operational efficiencies, processes and strategic planning throughout the business.

Ian Pigney

Chief Operating Officer

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Ian has been working in senior technology and change roles in the financial services sector for more than 20 years. With experience in many of the large private banks he brings a deep understanding of the impact technology can have on the customer journey and the operational efficiency of an investment firm.

Ian has worked with Tim in several firms over the past 10 years as they honed the vision for a top class, full-service investment offering. His role at The Private Investment Office is to ensure that the firm continues to improve its effectiveness through the implementation of leading processes and technologies.

1.2 Why us?

As a boutique firm, we have complete freedom to work with a wide range of strategic partners and the latest technology vendors to guarantee that our solutions are tailored to your precise needs and circumstances. As your independent advisers, we are committed to building establishing strong, long-term client relationships built on trust and dedicated professional service. To build this trust, we sit on your side of the table allowing you to give us as insight to your finances and in due course, take on board our advice. This wealth proposal provides all the clarity you need to start our relationship with confidence.

The Private Investment Office is founded on the following principles:

Quality of service

Effective wealth planning and investment management is an ongoing process and our goal is to work with clients and their families over many years, if not, decades. We recognise the importance, therefore, of providing an approachable, expert and joined-up service, and of being available to clients when required, even outside of normal business hours.

Transparency

We believe it is vital that we work closely together with our clients to set out and achieve their goals. A key part of that process is ensuring that the information and advice we pass on is accurate, clear and free of jargon. Our fee structures are also transparent, and we do not impose hidden or extra charges.

Flexibility

As a boutique firm, The Private Investment Office is not bound by rigid corporate structures and administrative systems. This means we have much more freedom to choose the most suitable approach to investment and financial planning on a personalised, client-by-client basis.

Broad expertise

Our experience in private banking, investment management and wealth planning enable us to deliver a diverse yet cohesive solution for the most demanding of client circumstances.

Best of breed solutions

We know what good looks like and as a result, we strive to identify partners and specialist providers that can meet our very high standards, to ensure our clients always benefit from privileged access to the best solutions in the market.