

Lathe&Co

FCA FINANCIAL
CONDUCT
AUTHORITY

FT ADVISER MEMBER 2021
TOP 100 FINANCIAL ADVISERS

INDEPENDENT

Financial Advice

Expert Advice for your
Investments and Pensions
tailored to you.

**FCA
Regulated**

Independent

**Free Initial
Consultation**

WHAT WE DO



Independent Advice Across Your Finances

Lathe & Co was established to provide truly independent financial advice. Our advisers are all Level 4 qualified and are committed to ongoing professional development. We're based in the heart of London's financial district but serve clients throughout the UK.

Investments

- ISAs, General Investment Accounts & Investment Bonds
- Risk Profiling
- Portfolio / Fund Selection

Pensions

- Pension Contributions
- Pension Consolidation
- Retirement Planning
- Drawdown & Annuity Strategies

Protection

- Life Insurance
- Critical illness
- Income Protection
- Long Term Care
- Key Person Insurance
- Business Protection

What "Independent" Really Means

Unlike restricted advisers (who are limited to specific providers or product ranges), we consider the whole market and entire investment universe. So, you know our advice is based on nothing other than what's in your best interests.

Tax Planning

- ISA / Pension Optimisation
- Capital Gains Planning
- Business Property Relief
- VCT / EIS Opportunities

Estate Planning

- Inheritance Tax Planning
- Wealth Transfer

"At Lathe & Co, we believe exceptional financial advice is built on long-term relationships, technical expertise, and genuinely understanding the people behind the plans. We're proud to have created a culture where both our clients and team can grow with confidence."

Laura Whetstone APFS

Director & Chartered Financial Planner

WHAT WE DON'T DO



We don't provide advice on individual share selection, stockbroking services or defined benefit pension transfers (e.g. Final Salary). If you need these specialist services, we can recommend trusted partners who excel in these areas.

Your Journey with Us

We have refined our process over years of working with clients like you. Here's exactly what to expect at each stage of the process:

1. Free Initial Consultation

We meet to understand your goals, current situation, and concerns. This is completely free and there's no obligation. We'll explain how we work, answer your questions, and let you know if we're the right fit. Most initial consultations take 45-60 minutes.

2. Information Gathering

If you decide to proceed, we gather detailed information about your finances, existing investments, pensions & protection arrangements. We assess your attitude to risk and understand what success looks like for you. This forms the foundation of our advice.

3. Research & Strategy

We research the market to identify the best solutions for your needs. We construct a comprehensive financial plan that considers investments, tax efficiency, protection needs and your long-term goals.

4. Recommendation

We present our recommendations in a detailed Suitability Report, explaining why each recommendation is right for you. We show you exactly what you'll pay before you make any decision. You'll have 3 days to review everything before we implement your personalised recommendation.

5. Implementation

Once you're happy to proceed, we handle all the paperwork and administration. We liaise with providers, process transfers, and set up your investments exactly as planned.

6. Ongoing Partnership

If you choose our ongoing service, we meet annually, monitor your portfolio, provide regulatory & tax updates, provide access to our advisers, and provide regular client communication.





Lathe&Co

*Your future
now*

