Life is rarely plain sailing
Mainstay is the steady guiding hand you need

Our world is ever changing. Global political uncertainty, stock market volatility, multi-dip recessions, regulations, unpredictable markets, oil-price shocks and the rise of the emerging economies. It makes predicting the future based on the past unreliable.

Mainstay Investments Limited is an independent consultancy that provides solutions for wealth management, investments, and income generating strategies, as well as protection for your family and estate.

We specialise in helping clients with a larger than average asset base, at any stage of life, be it during family life through to retirement and beyond. Each ‘life stage’ may have different requirements but one feature is common to all – the need for peace of mind.

www.mainstayinvestments.co.uk
Why Mainstay?

main·stay n.
1. A chief support.
2. Nautical. A strong rope that serves to steady and support the mainmast of a sailing vessel

We have chosen our name carefully to reflect our unique identity. The mainstay holds up and supports the mainmast of a boat. Without it a boat cannot face the seas, as its mast will bend to beyond breaking point. Even the lightest of winds would make the mast unsteady, vulnerable and unable to allow a boat to keep its course. The Mainstay is as vital to the boat as a compass is to the captain.

Life is rarely plain sailing. In uncharted waters it is difficult to find your way. In the same manner that you would not set sail without charts, waterproof clothing, food, or water, so it is setting sail in the choppy waters of the economic future. Investments, retirement, enhancing and preserving assets, provision for your family and future all need sound, informed advice and a steady hand on the tiller.

Taking that journey with Mainstay gives your boat a chance to make it to its destination. We provide a way ahead, planning with you the route required, the equipment needed, and all within the boundaries of safety you set to give peace of mind.
Mainstay Investments Limited is a professional Investment consultancy with an emphasis on individual service. This is achieved by understanding our clients’ personal values and individual circumstances. That understanding combined with an in-depth knowledge of the market enables us to create a bespoke specialised solution tailored to each individual requirement.

The results have proved the process; clients’ investments have weathered even recent market shocks and emerged in better condition than at the start of the journey.

It is no accident that our name and inspiration comes from the world of sailing. In the words of Benjamin Disraeli we are ‘prepared for the worst but hope for the best’.

What makes us different is that we do far more than typical investment advisers. A typical investment portfolio is managed in a way akin to setting the sails and making very few alterations through the voyage apart from changing the make. Such a boat will sustain storm damage.

At Mainstay, the assets in our core portfolios are actively adjusted when required with the singular aims of safeguarding our clients’ investments and ensuring that optimum performance is obtained.

A skipper has at his disposal a range of sails each of which performs a particular function. Hoisted, or taken down depending on the prevailing conditions, the aim is to protect the boat and the crew. Using a tactical investment strategy is like varying the sail combinations.

The largest is the main sail and is responsible for providing the majority of the vessel’s forward motion. Other sails, such as the jib, genoa, or mizzen enhance the turning capabilities, stability and directional performance of the vessel and will be actively hoisted, adjusted or taken down throughout the voyage.

Investment assets, such as equities - the mainsail - or property, fixed interest or commodities - other sails - are balanced to ensure safety. For additional performance we will add some specific sector funds for a period, without disturbing the core structure of the portfolio. This is best illustrated by the spinnaker, the large sail at the bow of the boat, that traps large amounts of wind and so provides extra propulsion.
**Building investments**

Investment is a way of taking what you have now and growing it in a way that provides for your future. You accumulate wealth by spending less that you make over a long period of time and by preserving capital.

We will work with you using good investment principles. Our strategy is to make healthy returns and avoid capital losses.

As your investment adviser we would be responsible for evaluating your current assets, establishing the basis of your requirements, recommending a strategy for future investments and then working with you to harmonise your portfolio with your expectations and risk appetite.

**Planning for retirement**

Governments continually move the goal-posts. With the recent change in retirement age we feel forced into a new set of choices and potentially difficult adjustments. The concept of ‘retirement’ has been seen as a liberating ‘end point’ to a pressurised working life. However, recent age-discrimination rules mean that you need not let someone else decide it is time for you to move up or move out; set the timetable yourself.

No longer forced into retirement patterns forged in the industrial age you can forge patterns for the information age where ‘retiring’ is replaced by ‘re-envisioning’. If you are in the early years of working life it is never too early to plan your course. Indeed far less painful than trying to race for the line having left it too late. If you have been planning and providing over the years, but want to make more out of your future investment then talk to us. At any stage, Mainstay should be the pilot you need.

**Protecting your estate**

The Exchequer receives a large amount of tax revenue annually through Inheritance Tax (IHT). There are legitimate ways to plan for this potential burden, so that what would go to the Treasury can instead be passed down to those we want to inherit the fruits of our labours, our history, and our treasures. However, this does not just happen; it requires long-term thinking, organisation and planning. Timing and flexibility is paramount in order to keep both our today and our tomorrow satisfied. Peace of mind for both.

Call 01932 590327 to find out more OR visit www.mainstayinvestments.co.uk
Core values

Intrinsic to our business is our relationship with our clients. How we perform and our responsibility to each is foundational to the way we do things. We have high expectations of ourselves, we aim to be where the market leaders are and to perform with excellence in an ever changing financial world. The two-way relationship between us and those we serve has been reflected in long-term client loyalty and warm recommendations.

Justin Thomas

Justin brings three decades of specialist expertise in personalised financial planning. He is well-known and respected amongst his peers and leaders in the industry for his innovative business thinking.

How it all works

Our services have been developed over many years of experience and a systematic way of operating, proven by the fact it works for our clients. We work with you and for you. Through each unique experience we will do the following, always in consultation with you, and communicated at all stages.

Initial consultation
- Initial interview and detailed assessment
- Establish aims and objectives
- Groundwork investigations
- Necessary checks and paperwork
- Recommendations for courses of action
- Action taken on your instructions
- Portfolio established

Ongoing service
- Attentive regular checking and recommended adjustments to portfolio
- Regular review meeting
- Status detailed report
- Telephone and email support

Who can be a client?

We specialise in helping clients with a larger than average asset base. For investment you will have assets, such as cash, pension funds, or an inheritance, that can be invested and grown. An average figure would be around £250k, but each case is assessed on its merits.

You may need protection for your family, life cover, retirement solutions or inheritance tax planning. Call us to discuss your needs or check out our website for more information.

To talk further please contact

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