

Specialists in pensions, investments, tax planning and mortgages



www.rouseltd.co.uk



"Coming to Rouse sorted us out. It gave us a structure to our finances that was easy to understand and it was such a relief to have it explained to us that we were better off than we thought! The approach is helpful, professional and friendly and we really appreciated that. " Mr & Mrs Occomore

Financial planning is integral to everyone's lives, whether they take professional help or not - we all make financial choices, on some level or other, every day of our lives.





"Life can present many challenges and planning ahead helps you be better prepared should life take an unexpected turn."

Ben Rouse CFP™ APFS MCSI

We are Independent Financial Planners and work with clients across all areas of financial planning, including wealth management, retirement planning, pensions and investments. Because it isn't just about putting your money where it will get the best return – it's about helping you to define your priorities for the money you have.

And with more than 25 years' experience in financial planning services, the team at Rouse Limited is well placed to help you do this and to support you in your journey to achieving your financial goals.

We will help you define your priorities so that your money can do its best to provide the things you need as well as those you want, whether that's for your property, retirement, investment portfolio or savings. It's an ongoing process that aims to help you make sensible decisions about your money that will in turn help you achieve your life goals.

Whether you approach us about a particular issue regarding your financial arrangements, as many people do, or whether you want end-to-end financial services to support you - from investments, savings and pensions, tax and trust planning, to mortgage and protection advice - we're here to take your worries away.

We work with individuals, companies, charities and trusts and, as a team, our clients come from all sections of the financial spectrum. We like and respect then all. Once you become a client of Rouse Limited, you are part of the Rouse family and we will be available to you for all your financial planning needs for as long as you need us.

We hope that our skill, training and expertise, along with our relaxed environment, will help you to feel that Rouse Limited is the best partner to support your financial future.

Call us now and take the first steps to a clear financial future.

Call: 01983 535740 Visit: www.rouseltd.co.uk







As Independent Financial Planners, our advice is based on a whole-ofmarket assessment. For non-investment insurance and mortgage products we offer products from a range of providers on the basis of a fair and comprehensive analysis of the market.





"At Rouse Limited, we also think it's important to understand our clients, and for our clients to understand us."

Ben Silk CFP™ DipPFS MCSI

The team at Rouse Limited has experience in most aspects of financial planning and can offer sound advice on, and arrange, saving and investment products, pensions, tax and trust planning, mortgages and non-investment insurance products.

05

We understand that life can present many challenges, making it difficult to control our financial futures, so as part of our financial planning process, we offer a lifetime cash flow forecasting facility. By using industry standard, specialist software, we can help you examine how decisions you make today regarding your spending, savings and investments will affect your plans for the future.

Along with providing guidance on how to make the most of your money, financial planning can also involve property finance and protection. Qualified mortgage advice can help guide you through the mortgage application process as well as help you to put together a protection package that's appropriate for you.

And we like to consider ourselves a hub for professional advisers – a 'one-stop shop' for all your financial services needs. We work closely with accountants and solicitors, and other financial services companies, who share our core values and approach to clients' well being, so as to provide a seamless and valuable service.

Our team is qualified to give advice in most areas of financial planning but we call on our trusted panel of experts on those occasions when a specialist from a particular discipline might be required. This could be, for example, a tax enquiry that needs the input of a tax specialist, or a solicitor to draw up a Will.

We work hard to understand your needs and wants for your money and we listen to you and guide you to make sure the money you have works hard for you. We're with you every step of the way.

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We work on developing a diversified financial portfolio and aim to create the most risk-effective investment portfolio for you as possible.





"It's easy to get caught up in the excitement of investing but it's important to invest with a strategy."

Andrew White CFP™ DipPFS MCSI

All investments involve some degree of risk so risk and reward are inextricably linked. The reward for taking risk is the potential for greater investment growth and return.

At an initial meeting we work through a risk profile questionnaire with you to ascertain your approach to investment and risk and to understand your plans for your future. Then we'll use our knowledge and expertise to develop the most appropriate investment portfolio for you as possible.

We blend active and passive fund management and work closely with the fund managers to ensure their funds are performing as we expect and working hard for you and your money. The same process is replicated in our range of ethical portfolios; however, these funds undergo additional screening to ensure they are suitable for inclusion.

We believe that determining your asset allocation is the most important decision you'll make with respect to your investments – even more than the individual investments you buy. When we talk of asset allocation what we mean is that the assets within an investment portfolio are divided among different asset classes. These classes can be simplified as:

- Cash
- Equity
- Fixed Interest
- Commercial Property
- Other forms of investment

By first establishing your time horizon and risk tolerance, then adding our understanding of the asset-specific risks that exist, we can pick a mix of assets that has the highest probability of not only meeting your financial goals but doing so at a level of risk with which you'll be comfortable. But this mix isn't set in stone as your portfolio is reviewed regularly and is re-balanced annually.

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"I came to Rouse with some very specific financial goals in mind. To achieve these I needed sound, knowledgeable advice, a range of options, an excellent financial platform, plus efficient and approachable office staff for the paperwork and my queries. I got all of this from Rouse and more. "





Our clients are at the heart of everything we do. By working closely with you we try not only to understand your current financial situation but also to help identify your financial goals. Then, through sound financial advice and investments we try to ensure that you can experience a good work/life balance – and, as a team, we try to maintain that balance ourselves.





"We work hard to ensure that you are happy with the service you receive from us and will always endeavour to resolve any issues speedily and fairly."

> Lisa Butler Director & Office Manager

Step Four

financial goals.

We'll put together a written plan that describes how to make the most effective use of the financial resources we have available to us in order to help achieve your financial goals and that also focus on your particular interests.

We'll take you through the plan and get your go ahead for implementation...

Step Five

... which we'll then carry out for you.

Step Six

Lastly, we'll regularly review your progress against your financial goals and will modify the plan as necessary. This means we can take the responsibility for the fine detail away from you so you can go out and enjoy your life as you wish.

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People look for financial advice for many reasons. You may be looking for help with retirement planning; you could be looking to maximise tax efficiency for you and your business; you may be planning for a large event or a special holiday or be looking to provide financial security for your family.

Whatever your reasons, reviewing your finances with a Chartered Financial Planner or Certified Financial Planner[™] professional can help you identify the most appropriate way to put your plans into action and focus your finances on what is important to you.

We follow a specific six-step process to ensure we help you identify your priorities to help you achieve the life you have planned.

Step One

We'll spend time talking to you and helping you to identify your financial objectives. Essential to good financial planning is having a strong relationship between client and Financial Planner.

Step Two

Next, with your help, we'll collect and then assess all your relevant personal and financial data, including establishing your attitude to risk and to investments.

Step Three We'll then take all the data and your responses away to analyse and then assess the most appropriate way for us to help you reach your

09

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The Rouse team is made up of over 17 committed and enthusiastic members and led by four directors. We are proud of our commitment to continuous learning and have always been ahead of the curve in terms of industry requirements. Each member also holds their Statement of Professional Standing (SPS).

Payment for services

Throughout the financial services industry, following the FCA's Retail Distribution Review, it is now a lot clearer that advice isn't. and never was, free.

We offer a predominantly fee-based service that operates in the same way as other professional advisers, such as accountants and solicitors. Some non-investment life and protection products do pay commission, which is paid to us by the product provider but this doesn't mean our service is free as you still pay indirectly through the product charges.

We have always declared the true cost of our advice service and the products we recommend: we want you to understand the value of the service we provide. We also want you to understand fully what you are getting, how much it will cost and what is the most appropriate way for you to pay for it. Only when you are clear and happy about this will we proceed with any work on your behalf. Your initial consultation with us is free of charge and you are under no obligation to proceed.



Ben Rouse CFP™ APFS MCSI Chartered Wealth Manager

Ben started working in financial planning in 1989, founding Rouse and Co in 1992 and incorporating as Rouse Limited in 1999. He is committed to helping as many people as possible to realise the value of financial planning for life.

It's been said that Ben took the scenic route to career success. Prior to becoming a Financial Planner, he worked as a dispatch rider in London, followed by a stint in the wine trade before opening and running Benedict's Fine Wines and Delicatessen with his father, Malcolm Rouse. He then discovered the career he loves – helping people with their finances.

Ben also has a passion for motorbikes and can occasionally be spotted enjoying a ride out with his sons through the glorious Island countryside, or on the mainland when he visits clients and family. He lives in Cowes with his wife, Lia, and has five grown up children – and two dogs.



Ben Silk CFP™ DipPFS MCSI Chartered Wealth Manager

Ben joined Rouse Limited in 2003 and heads our Investment Committee; overseeing all investment decisions and recommendations made to clients. He previously worked for a high street bank, where he calculated compensation for customers who had been mis-sold personal pensions; an experience that not only gave him specialist pension knowledge but also shaped the high ethical standards he holds today and that all at Rouse Limited share.

Always a keen sportsman, Ben believes this has helped develop some of the skills necessary to succeed in the financial services industry - particularly determination to improve through hard work. Although his weekends are no longer spent on courts and pitches, he endeavours to stay fit by cycling – and the Island provides the perfect combination of challenging hills and unrivalled landscapes. He hopes his two sons will share his love of sport and whether it's through coaching them in a variety of sports, the early signs are promising.



Andrew White CFPTM DipPFS MCSI Chartered Wealth Manage

Andrew is one of our experienced Financial Planners and has over 20 years' experience in financial planning. He's had a varied start to working life: from vacuum cleaner sales to working in Sainsbury's whilst at college. He finds working with his financial clients much more to his taste.

During his well-earned time off Andrew likes to spend time with friends and family, at the beach or watching/playing rugby and cricket. On Sundays he coaches the next generation of rugby players, not only in the game itself, but also by encouraging teamwork, respect, enjoyment, discipline and sportsmanship.

Andrew's life goal is to travel as much as possible, preferably whilst fit enough to enjoy challenging activities, and in another life sees himself as the next Michael Palin. He's already pulled off the feat of travelling around the world - with his wife and two children. He looks forward to more adventures over the coming years, after all, life is for living!

11



Lisa Butler

Lisa is our Office Manager. She is responsible for our systems and compliance, our back office administration and accounts, taking control of our management, and generally keeping the team in order. She has been working at Rouse Limited since 1999, but before that she had a number of roles working in shipbuilding and local government.

Her fondest memory of the shipbuilding trade was ordering and packaging all of the equipment and materials that were needed to build the first Wightlink catamarans, shipping them off to Australia where the boat was to be built, and seeing them sail back up the Solent as a completed vessel.

Lisa's favourite place on the Isle of Wight is Priory Bay, on the east coast – she has wonderful childhood memories there. Lisa is married with 2 children – her son is a professional footballer and her daughter plays competitive netball and she loves watching them both play.



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