

Sentinel

Guardians of your wealth management

Take your
first step to a
brighter future



Rouse
INTELLIGENT FINANCIAL PLANNING

Welcome

It has been said that trust is where value lies: a statement that can be applied to many aspects of life, from friendships to government, and of course, financial advice.

It's always been difficult to illustrate the value of financial advice beyond returns. Obviously returns are a measure of value but to simply set them against the plain costs shown in a statement ignores the 'engine room' work that has taken place even when results aren't as rosy as you'd like. Then there's the less obvious benefits of the relationship you have with your adviser - one that's built on trust.

Trust is such a big part of the client/adviser relationship and a key element of creating a trusting environment is through clear communication.

Whether that's through open dialogue between adviser and client about their financial goals, or the manner in which all aspects of the advice process are communicated.

Our approach to financial planning is holistic - nothing is looked at in isolation - and our communication is 360°, meaning it comes from the whole Rouse team. Our advisers couldn't communicate effectively and knowledgeably with you if they weren't supported by our paraplanners and administration team. Your adviser might be the face you see but they aren't working alone and the trust and teamwork that weaves us together provides the framework of support, guidance and continuity of service we provide to you.

If you want to get to the heart of what we're doing, find us on LinkedIn. You'll be able to read insights, commentary, and our latest articles, as well as see what's getting our attention in the world of financial services.

Trust, impartiality, communication, and support: it all creates the Rouse difference and the added value of financial advice.

Our mission

To change lives for the better

This is the anchor for everything we do. It is what we measure any suggestions or management decisions against, always keeping our clients at the heart of the process.

Our philosophy

We feel we provide a good service to our clients and, judging by the feedback we receive, we are actually achieving this. We believe we are good employers, again based on feedback from our team members, and illustrated by the length of time many team members have worked with us.

But we always want to be better

Our vision

To be a great business

We have a vision for the continuing evolution of our business that focuses on how our team can be motivated, and driven, to provide a unique service to our clients.

Our core values

- ▶ Do the right thing
- ▶ Be open
- ▶ Look after each other
- ▶ Share the good

Our core values are principles and beliefs at the heart of our culture and brand.

They are the guiding tenets that align our day-to-day work with our vision.

Contents

Rouse: innovation

- 04 **Getting your affairs in order**
We're with you every step of the way.
- 06 **Your professional hub**
Working with other firms that share our values.

Rouse: in focus

- 08 **The Rouse difference**
It's all about relationships.

Rouse: it's your life

- 10 **Financial therapy**
The future looks bright.

Rouse: community

- 12 **Hampshire and Isle of Wight Air Ambulance**
Our spectacular fundraising summer for the Hampshire and Isle of Wight Air Ambulance.
- 14 **Community spirit**
A round up of the community projects we've been supporting over the past year.

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04

Getting your affairs in order



06

Your professional hub



08

The Rouse difference



12

Our spectacular fundraising summer

We're with you every step of the way

When a loved one has died, or if they have become unable to look after their own affairs, it's a stressful time and, to make it worse, there are practical processes to go through. If you want to make it easier for your loved ones to help you if you lose the capacity to organise your own affairs, or to smooth official procedures when they're dealing with your death, we now have My little orange book to help you.

We are where we are

Forward planning is the key to managing most aspects of your life and as usual, the earlier you put systems in place the better. However much you have in terms of money, property and other assets, it's worth taking the time to note the what, where, and who of it all.

My little orange book provides the opportunity to make everything orderly. It has space for you to note all aspects of your financial life, property, personal and medical information, along with other information such as any funeral plans and wishes you may have. It also provides space to note where important documents are stored along with information regarding your digital assets - so easily forgotten but with the capacity to create significant issues for remaining family.



Why should I do it?

There are two key reasons to get your affairs in order. The first is for your family and the other is for you:

► You will save your family an immense amount of time.

Getting your affairs in order is a responsible thing to do. Identifying little things like accounts, passwords, expenses etc now could save your loved ones days of frustration and help relieve some of the stress and worry that accompanies these difficult situations.

► You will feel relieved and secure.

Knowing you have everything organised, including instructions, checklists, and your important papers all together in one easy-to-find place will reduce your anxiety.

Help and support

My little orange book comes with a guide to help clarify what should be included in each section, which we strongly recommend you read through before filling anything in. We want you to make sure that all the information you put in My little orange book is as up to date as it can be.

Keeping your affairs in order

Keeping everything in order is easier once you have it all in one place and setting a time each year to check all contents remain relevant to your current circumstance will mean it remains so. Once it's completed, you will need to make sure it's kept in a safe place and that at least one other trusted person knows where it is. Doing this will help reduce the stress on your family at a time when they could do without it.

Please contact us if you would like a copy of My little orange book to be sent to you.



We are always looking for ways to help make your life easier. We can't ease the pain of losing a loved one but we can help ease the process.

Your professional hub

We consider ourselves a one-stop shop for all your financial services needs so as to provide you with a comprehensive and valuable service.

Proactive

As part of our commitment to constantly improve the service we provide to you, we always welcome the opportunity to work more effectively alongside other professional firms that share our core values and approach to clients' wellbeing.

Efficient

We work closely with accountants and solicitors and by doing so are able to provide a valuable service to you. This collaboration provides the opportunity to increase efficiency across all elements of our service, particularly at certain times such as the end of the tax year.

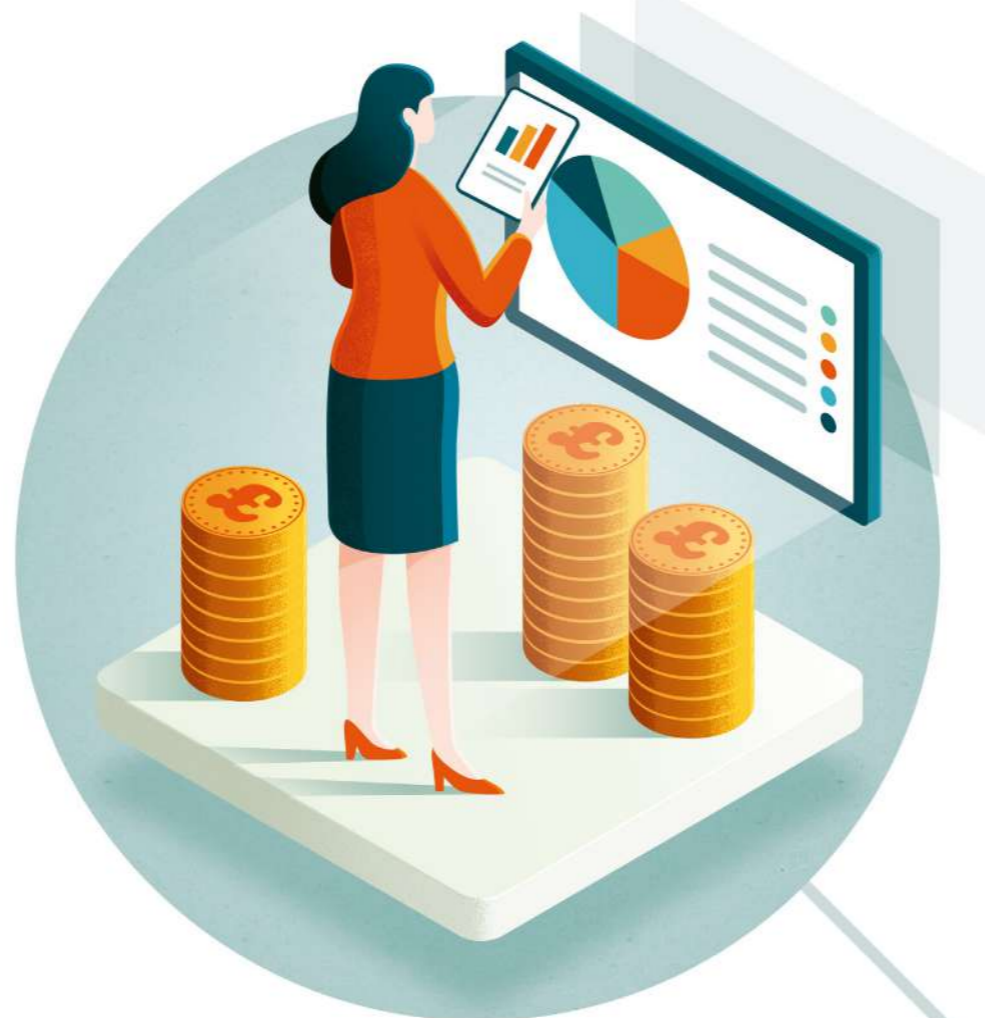
Opportunity

We found that although clients might make contact regarding help for a specific financial issue, it is often more effective to look at the bigger picture. With our holistic approach to financial planning, we review all areas of your financial life to maximise every opportunity to help your money work harder for you.

Added value

We feel that working collaboratively with accountancy firms and solicitors provides added value, ensuring you also get the most effective tax and legal advice as part of your lifetime financial planning. Whether that's ensuring the trust you want to set up is appropriate for your needs, or that your Will actually ensures that your wealth goes to the people for whom it's intended, we are the springboard for all your financial planning needs.

We're team players and we recognise that expanding our professional network through collaboration will always benefit our clients.



The Rouse difference

In a nutshell, it's about relationships – between client and adviser. Because financial planning is about more than putting your money where it will get the best return.

This time it's personal

Primarily we want to help you make better decisions about money. But before we do that we need to find out what money means to you. It's only by doing this that we can help you identify your goals and so guide you in the decisions that will help you achieve them. This also helps us to identify shifting priorities throughout your life and by always listening we can ensure that what is in place continues to be suitable throughout your life.

We do our best to ensure we understand your personal and financial circumstances as well as to identify your attitude to risk. A strong relationship between client and financial adviser is essential to good financial planning. We are talking about your money so you need to feel comfortable with us. Taking time to get to know you, and collecting and assessing your relevant personal data, allows us to identify the most appropriate way for us to help you achieve your financial goals.

The value/action gap

There is always a difference between what a client says is important to them and what they are doing. Our goal is to increase your awareness of what might be your first thought about what is important to you and how you use your capital over time.

At review meetings with clients we aren't just focused on the nitty gritty of investment performance. More important is a client's financial wellbeing and finding out how they're doing, along with seeing if what is in place is still on track. While there are some who are interested in the technicalities of investment performance, most just want to know that whatever is happening is going to meet their goals. By knowing you better we can help you get closer to aligning your values and actions.

This means we will ask if anything has changed in your life that might alter how you see your financial future. By taking time to understand your life and goals, and not to focus solely on your specific financial needs at any given time, we have long been advocates of aligning advice with what clients want from it.

We are family

We have always tried to encourage open conversation about finances within families when clients first approach us. As discussed in the last issue of Sentinel, estate planning is a work in progress and taking the widest view of your financial affairs extends beyond your own lifetime and financial needs.

The cost-of-living crisis has impacted pretty much everyone but in vastly different ways. Even those who are less impacted have found that the way they view their financial future has had to change. In many cases this has related to the needs of younger members of their family. Recent research by M&G shows that intergenerational conversations are changing and revealing that advice looking at the whole picture is needed. The research highlighted increases not only in gifting volumes (parents helping offspring with anything from day-to-day living to getting a mortgage) but also the number of estates that become liable for inheritance tax. The latter highlighting the importance of estate planning to avoid adding to the financial woes of your beneficiaries. All this increases the need for intergenerational conversations that will ensure financial plans work at both an individual and multi-generational level.

Diagnosis: good financial outcomes

Just as a doctor would listen to what your symptoms are then prescribe treatment, we listen to what you want from your money and your life. We are your guides. We are here to help you work out what your goals are and how to achieve them. The value of financial advice isn't just found in positive financial outcomes but is rooted within the relationship you have with us. By asking relevant questions we can help you examine what is important to you. There isn't a one-size-fits-all approach, or solution. You might have approached us about a specific financial issue but very little happens in isolation, whether it's related to our health or our financial lives.



We work as one team for you. Whatever the reason for your call, and whether you see your Financial Planner or someone else, we will always ensure continuity of service for you.

Financial therapy

Your financial wellbeing is our priority and seeking advice is the first step to a brighter future

As with mental health support, good financial planning isn't confined to a specific time span or issue. It's best approached with an open mind, involves your whole family and is personalised to your needs so you can see the wood through the trees.

Balance and support

Feeling secure in ourselves has its root in being in control of our destiny. We are advocates of planning in order to stay in control of your money and research has found that people engaging with financial advice have better mental health. But money can mean different things to different people. It certainly can provide stability and security but it can also be a burden or an unattainable goal. We can help you navigate all of money's personality traits to ensure it works for you.

The basics of advice is indeed about investment choices and tax efficiency but to complete the holy trinity, the third element involves helping clients navigate their emotions and biases alongside the realities of life - those milestones and curve balls. One of the more subtle aspects of providing financial advice lies in developing close working relationships with clients; a relationship that can provide you with a trusted second opinion: an objective voice. This could involve talking about legacies and estate planning, which can often be flashpoints within families, or simply helping you keep your head when the markets are losing theirs.

Having a trusted, neutral ear can also help prevent biases creeping into your decision making and that support can give you greater control over outcomes through risk management. One of the key differences between advised investing or just making random investment choices lies in having a loss mitigation strategy. A longer investing timeframe means you can be guided to see the wider picture and so mitigate any downturns while remaining on track to reach your financial goals.

One of the cardinal rules of investing is to avoid emotion in decision making. Loss aversion is a very common behavioural trait.

Indeed, investors can often abandon investments at inopportune moments, likely in response to bad news. This can mean failing to remain invested for sufficiently long periods in order to derive the benefits of the investment markets.

All that glitters ...

Another common behaviour is herding, which, as the name suggests, is the tendency for individuals to copy the actions of a group, whether rational or not. The herd instinct is the primary cause of bubbles in the markets and can cause large, unsubstantiated rallies or sell-offs. But we are pack animals so it's an understandable human response: as social creatures we tend to want to be part of the crowd but applied to investing this can mean losing sight of long-term goals.

Whether it's being drawn in by an attractive cash savings rate or pulled towards the dark side of investing by the thrill of a quick buck, history shows that people can gain and lose spectacularly. However, it's those who have a long-term plan that have the best chance of staying on track and achieving their goals.

Our annual reviews are a chance to revisit your plan against your goals to help keep you on track. We can talk about any potential changes that might affect you and your portfolio, for example new tax rules or significant regulation changes. But you don't have to wait for your annual review to talk to us. We are also available in between times to answer questions or just to chat!

Peace of mind

We can help cancel out the noise of the markets, keeping you focused on your long-term goals and help to prevent emotions from taking over. The markets are driven by fear and greed and these strong emotions can have a profound and detrimental effect on some investors.

We are here to support you and your evolving needs. We will continue to stay engaged with your objectives, helping you find a way through when you and your partner have differing opinions. We can provide a sounding board for other things like gifts, heirlooms, and title property, because our relationship with you isn't just about the investments we hold for you.



Don't sit and worry! We are here to support you - come and see us at any time if you want to talk through any financial issue or query you might have.



It's incredible how generous individuals and businesses are.

We were blown away by the fundraising support we received for this vital charity and their amazing volunteers.



**HAMPSHIRE AND
ISLE OF WIGHT
AIR AMBULANCE**

Registered Charity Number: 1106234

Our spectacular fundraising summer

Hampshire and Isle of Wight Air Ambulance fundraiser

Our headline charity for 2023 was the Hampshire and Isle of Wight Air Ambulance (HIOWAA). After our summer of fundraising, raffle ticket sales and donations totalled over £12,700 and, with us matching this amount, **more than £25,400 was raised!**

Although working in partnership with University Hospital Southampton and South Central Ambulance Service, which are both NHS funded, the Air Ambulance is a charity and relies entirely on donations.

It provides a vital service to seriously injured or ill people across the Island and Hampshire and delivers the same level of care you would expect from a major trauma unit.

Incredibly, the Air Ambulance attends, on average, six missions a day, every day of the year, many of them life-saving.

Thank you

We would like to thank everyone for their wonderful support and are particularly grateful to the volunteers, staff and clinical crew of HIOWAA for the service they provide to all of us. It was an absolute pleasure for us to be able to support their work through this fundraiser and we had a lot of fun meeting people at various locations and explaining to them about the vital work carried out by HIOWAA.

Raffle draw day

We had so many spectacular prizes, donated by generous businesses it was quite an operation in itself to draw the tickets and let all the lucky winners know. But whether you won a prize or not, we are all winners if this vital service is able to continue.

We would like to thank:

Alfie in the Air, Ryde. Photographer. alfieintheair.co.uk

Cineworld, Newport. cineworld.co.uk

Compton Farm Caravan and Campsite, Brook. comptonfarm.co.uk

Dinosaur Isle, Sandown. The Island's top dinosaur family attraction. dinosaurisle.com

Emma Appell Tropics Ambassador, Isle of Wight

Goddards Brewery, Arreton. goddardsbrewery.com

Haringtons Hair Salon. haringtons.com

IW Distillery, Ryde. Home of Mermaid Gin. isleofwightdistillery.com

IW Donkey Sanctuary, Wroxall. Rescue and welfare for donkeys. iowdonkeysanctuary.org

Seaview Hotel (Aquitania dining room), Seaview. seaviewhotel.co.uk

The Christmas Imaginarium, Ryde. christmasimaginarium.com

The Clifton Hotel, Shanklin. thecliftonshanklin.co.uk

Tiny Homes, Cowes. Eco-friendly lodges for off-grid holidays. tinyhomesolidays.com

Toto Sourdough Pizza & Pastaria, Newport. totoiow.co.uk

W Hursts & Sons, Isle of Wight. hurst-iw.co.uk

Wight Dolphins, British Sub Aqua Club. wightdolphins.com

Wight Knuckle Brewery, Bembridge. wightknucklebrewery.com

Community spirit

A round up of the community projects we have been supporting.

We always try to expand our support to cover different groups and charities, as well as continuing our support for others.

As part of the Island community, both as a business and as individuals, we know we are in a position of privilege to be able to help. With many community groups and charities experiencing continued financial pressure we are very happy to be able to do this.



IW Radio Toy Appeal

The IW Radio Christmas Toy Appeal has been running for more than ten years now and every year almost 3000 Island children benefit, including young carers, children in hospital, bereaved children or those in families struggling with poverty and housing issues.

We thank all our clients who joined us in supporting this initiative with their donations of toys.

Find out more about the Toy Appeal at www.facebook.com/ChristmasToyAppeal

Gurnard Thunder Football Club

Relying on the support of parents and volunteers, Gurnard Youth Football Club provides a safe and welcoming environment for players of all levels. We were happy to provide the kit.

Find out more at gyfc.com

High Sheriff Mock Trials

This event enables young students to experience exactly how the legal process works as well as giving them the opportunity to enhance their public speaking skills, self confidence and teamwork. Rouse Limited sponsors the winner's award.

IW Grand National and Ashey Scurry

This fun amateur racing event is organised and run by volunteers and adds to the Island rural community experience. We sponsored the Shetland ponies' race.

Age UK Isle of Wight

This Island-based independent charity has been working with the local community to help older people for over 50 years. We were happy to provide funding for the charity to throw a summer tea party at Haseley Manor to thank their cherished volunteers.

Visit ageukiw.org.uk

Sustained support for Island community stalwarts

Ventnor Fringe

This is an extremely popular home-grown Fringe Festival, helping the growth of original talent from across the UK. We sponsor the Audience Choice Award.

Find out more about Ventnor Fringe at vfringe.co.uk

Agricultural Show

This popular rural event supports our farmers and local businesses. We look forward to the event again in 2024 and to being part of what is the beating heart of the Island's rural community. Each year our donation helps the Agricultural Society promote the two-day event.

Find out more about the Royal Isle of Wight Agricultural Show at riwas.org.uk

Isle of Wight Sports Achievement Awards

Many of the Rouse team are involved in a variety of sports, so we understand and appreciate the significant benefit sport and activity gives to both physical and mental health. Once again we sponsored the Volunteer of the Year Award.

Find out more at iowsports.org

Mountbatten

The Mountbatten Gift Fair is always a Christmas season highlight and raises much-needed funds for the hospice and the vital services it provides to our community. In addition to our continuing involvement with the fair, this year we also provided two Hampers of Kindness and will be supporting this year's Schools Walk the Wight.

Find out more at mountbatten.org.uk

Wight Aid

We make an annual donation because supporting Wight Aid means a greater number of groups and charities can benefit from desperately needed funding. In 2023 alone, WightAID granted towards Bodster Equine Assisted Learning, Free Food in the Bay, Ryde Beach Lifeguards, IW Street Pastors, Tidal Family Support, and many more.

Find out more about Wight Aid at wightaid.org



We have chosen the Isle of Wight Branch of the Motor Neurone Disease (MND) Association as our next headline charity and will be supporting them for the next three years (2024-2026).

We have made the decision to support the charity for this length of time to ensure our donations and our fundraising efforts raise a significant amount of money to benefit local people who are living with this devastating disease.

To get the ball rolling, we will be donating £10,000 each year, with these funds mainly earmarked for providing a dedicated cab service for those living with MND, and their carers, in the hope of making life a little easier.

A dedicated transport service will mean a better quality of life for everyone living with MND as it will allow greater freedom to enjoy days out, go shopping, or even just have a worry-free journey to medical appointments. With fully adapted vehicles ready to provide transport whenever it's needed the dedicated service will provide an efficient and manageable solution to a basic living requirement. It may even negate the need for families to source their own adapted vehicle, meaning one less thing to deal with when there is so much to come to terms with.

The Isle of Wight Literary Festival

Improving with age this year's festival included: a crime panel critiquing crime literature, and the Isle of Wight Book Awards, now in its second year. On its first outing was LitFeast, which comprised wine tastings and cookery demos with leading chefs. The festival also extended into the evening for the first time with music related events. The festival's focus is to increase the cultural richness of the Isle of Wight, and its Youth Programme was established to enrich education and increase the cultural experiences available to under 18s on the Island. Our support helps the festival attract and entertain the speakers and authors.

Find out more about IWLF and how to buy tickets at isleofwightliteraryfestival.com

Find out more about the work we do within our community at rouseltd.co.uk/community-projects

The Isle of Wight Branch is run entirely by volunteers and has the sole aim of supporting all those on the Island who are affected by MND, including their carers and families.


The charity holds regular support meetings, which offer an opportunity to meet and share experiences and ideas with others also living with the disease. MND is life-shortening: it kills a third of people within a year and more than half within two years of diagnosis, and there is currently no cure. It can affect adults of any age, although it's more often seen in the over 50s. While genetic, lifestyle and environmental factors can come into play, it is still not clear what causes a person to develop the disease. Although it's progressive, some symptoms can be managed to help achieve the best possible quality of life.

The Isle of Wight Branch of the MND Association relies on donations and volunteers, so fundraising and raising awareness are paramount. All money raised is used to help people living with MND and so we sincerely hope you will support us in raising as much money as possible, on top of the £10,000 each year, for this vital charity.

We will be setting up a Just Giving page and will provide further information in due course.

For more information on the Isle of Wight MND and its work, please visit mndassociation.org/support-and-information/local-support/branches/isle-of-wight-branch

We recognise the value of being part of a supportive and vibrant community. We know we're in a privileged position to be able to help so we try to provide practical support to local groups and charities as much as we can.



We're with you every step of the way

If you'd like to talk to us about your
financial journey please contact us on

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