

'PUREST TREASURE IN MORTAL TIMES'

TBO was formed to offer a select range of private and corporate clients a simple service in complex times. We provide sound financial advice based upon deep research of your circumstances and objectives. Our service is individual and tailored to your unique needs. Nothing about us is mass-produced or pre-packaged: our reputation is based on over thirty years of personal relationships with clients in all sectors and of all sizes.

Our reputation for integrity, clarity and excellence is second to none. We jealously guard our reputation – it is our most precious commodity – and we endeavour to preserve its currency at all times.

As Shakespeare put it: "the purest treasure mortal times afford is spotless reputation."

To maintain that reputation we have ensured tbo remains a specialist practice that is owned by the very people who offer you the advice you need. We are dynamic and flexible and able to create a close and enduring relationship with you because we are small enough to provide that kind of intensive service.

And our reputation is renowned right across the industry. We often contribute to the national and specialist press. Financial Times publications regularly come to us for both comment and analysis. We speak at industry conferences and seminars and our views are sought by professional publications around the world. Belonging to a series of professional bodies and with close links to Government pressure groups we are able to reflect opinion in the most dynamic manner.

'MINE HONOUR IS MY LIFE; BOTH GROW IN ONE'

Though it might be considered an old fashioned concept, honour is central to our approach to both our own affairs and those of our clients. We were founded to provide excellent advice and we have kept the practice deliberately small to enable us to do just that whatever the financial and regulatory environment.

Again Shakespeare's dictum is apposite: 'take honour from me, and my life is done.'

You could call our approach old-fashioned, but we believe it to be based on eternal verities. We believe it is an approach that makes a difference to our clients in an age of uncertainty.



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TBO is The Benefits Organisation

MAKING THE DIFFERENCE FOR PRIVATE CLIENTS

Private clients benefit from our cutting edge advice that brings the expertise and experience gained from almost four decades of success at the heart of the financial industry.

TBO's unique approach is based on in-depth research. We get to know everything about you, your circumstances, your objectives and your attitudes to risk. We then create a tailored strategy that is designed to achieve your goals within the context of the current financial and regulatory environment.

We also factor in changes that are both planned or mooted within the foreseeable future. Because we only employ the best people, and they are involved in the running of the business itself, you get a service that is geared towards your success and the maintenance of our excellent reputation.

What we do for you bolsters our already enviable position within the marketplace. Our operations are transparent and you can examine the CV's of our key people by logging on to www.tbo-online.com. The website also provides in-depth information about what we can offer you both within the UK and offshore.

All of our private clients come to us through professional or personal recommendation. We do not tout for business in the open marketplace. Once we create a relationship then you will continue to work with a leading member of our team throughout your time with us. We do not change faces as people move in and out of the business. Our team is stable and working for your long-term benefit.

We do not charge an initial consultation fee and our terms and conditions are clearly explained on our website.

MAKING THE DIFFERENCE FOR CORPORATE CLIENTS



Our objective is simple: to stay ahead of the complexities of an ever-changing legislative and regulatory environment so that your company can make the most of the opportunities that present themselves within the marketplace.

Our Corporate financial planning solutions encompass the owners, directors and employees within any size or style of business. TBO are able to facilitate business protection, financing and tax efficient remuneration structures as well as deploying employee benefit packages that enable you to recruit and retain the best staff.

Again our approach is simple and direct. Our highly dynamic practice offers clients the benefits of a personal service based on in-depth research to provide the following:

- Pension Planning
- Group Protection
- Director and Keyman Protection
- Commercial Lending



MAKING THE DIFFERENCE OFFSHORE

At TBO we have extensive experience and contacts around the world. That means we can offer both private and corporate ex-patriot clients a unique package of offshore benefits that complement the tightly regulated UK jurisdiction.

Our international offices are administrated from the Channel Islands and Hong Kong and cater for individuals and freestanding organisations (whether subsidiaries of a UK parent or not) and connects them with a range of international representatives.

It is our aim to offer creativity and perspective to your planning needs and our offshore facilities provide great tax efficiency as well as flexibility. We meet UK regulatory standards of procedure even though our offshore activities are not directly regulated by them.



Through our banking contacts we can also lend money against property for investment in the UK or abroad.