



# The right financial planning partner for you

Chartered Financial Planners and Wealth Managers

[www.skerritts.co.uk](http://www.skerritts.co.uk)

An aerial photograph of a coastal landscape. At the top, turquoise waves with white foam wash onto a sandy beach. Below the beach is a paved road with white lane markings that curves through a green, vegetated area. At the bottom, a rocky cliffside with patches of green and yellow vegetation is visible. The entire image is overlaid with a semi-transparent white vertical bar on the right side, which contains the text.

# Contents

---

1

Welcome to Skerritts

2

What makes us different

3

Testimonial

4-5

How we can help you

6-7

The advice process

8

Our funds

9

Our investment proposition

10

Testimonial

11

Supporting local charities

A photograph of a woman with her arms raised in a convertible car on a road. The woman is wearing a light-colored, patterned shirt and a dark scarf. She is sitting in the passenger seat, and her arms are raised in the air. The car is a dark color, and the road is a light-colored gravel or dirt road. The background shows a clear blue sky and a flat landscape. The text 'Welcome to Skerritts' is overlaid on the top left of the image in a large, white, sans-serif font.

# Welcome to Skerritts

Who we are and what we do

## About Us

We are Chartered Financial Planners and Wealth Managers dealing with all areas of planning and advice.

We have a truly experienced team here at Skerritts and our firm has been assisting people, directors, businesses, charities, and trustees for more than 30 years.

We are proud to hold both Chartered financial planning and discretionary investment manager status and we have picked up numerous awards over the years, including Citywire's South East IFA of the year ten years out of eleven and the FT Advisers top 20 list of financial adviser firms across the country in 2019, 2020 and 2022.

# What makes us different?

## Our Mission

Our mission is to provide long-lasting superior financial advice to support our clients' financial future goals, aspirations and ambitions.

## Our Culture

Skerritts is a family-led business that seeks to create a warm company culture that allows everyone to feel at home, thrive and become the best version of themselves. We do this by being professional, doing the best for our client's future financial welfare, and having fun in all that we do.

## Our People

Every single member of the team matters, we all play our part in making Skerritts an outstanding company and place to work.

## Our core values



### A will to win

We work hard and have ambitious plans for the future to be the best in a competitive industry.



### Above and beyond

We have always gone and will continue to go the extra mile to support our clients with their future financial aspirations and support, mentor and help each other.



### Warm and friendly

We have a welcoming atmosphere and are always helpful, caring and understanding towards our clients and colleagues.



### Dependable

We are committed to always being a safe pair of hands for our clients and someone they can rely on.



“

I was very lucky to find Skerritts and grateful for the continued and outstanding support.

Mr A James  
Skerritts client

# How we can help you



We believe that financial planning is more than just money, it's about the life you want to lead, your goals, and your ambitions. We are therefore focussing on developing a long-term strategy to assist you with achieving your financial life goals.

## Thinking about retirement or enjoying retirement already?

### Pre-Retirement

We can help you put together a retirement plan that gives you the best conditions for a healthy retirement in line with your goals

### At Retirement

If you have retired already, there are still plenty of things we can help you with to make sure you get the most out of your retirement.

### Post Retirement

There might be changes in your circumstances, such as care needs or discussions around Inheritance Tax that we can help you with.

### Long Term Care

Long term care planning means taking necessary steps in advance to ensure you have a plan in place in case you would need support in the future. We are here to make sure that you are informed and financially prepared for all different scenarios

## Business owner looking for advice?

We have a wealth of expertise in Corporate Advice and have helped directors and business owners have the financial stability, understanding, and confidence to succeed. We also offer Employee Benefits Advice to help you gain the most valuable benefits to support, reward and attract new staff.

## Thinking about moving house?

Our mortgage team has solid experience and continuously receives outstanding client feedback. From first time buyers to people in retirement, we can help by providing friendly & professional advice covering all areas regarding property finance.

## Achieve your financial goals

Our Advisers can quickly help you get started and help you save money in line with your goals and advice on how to maximise tax allowances and structure your finances.

## Receiving or leaving an inheritance behind?

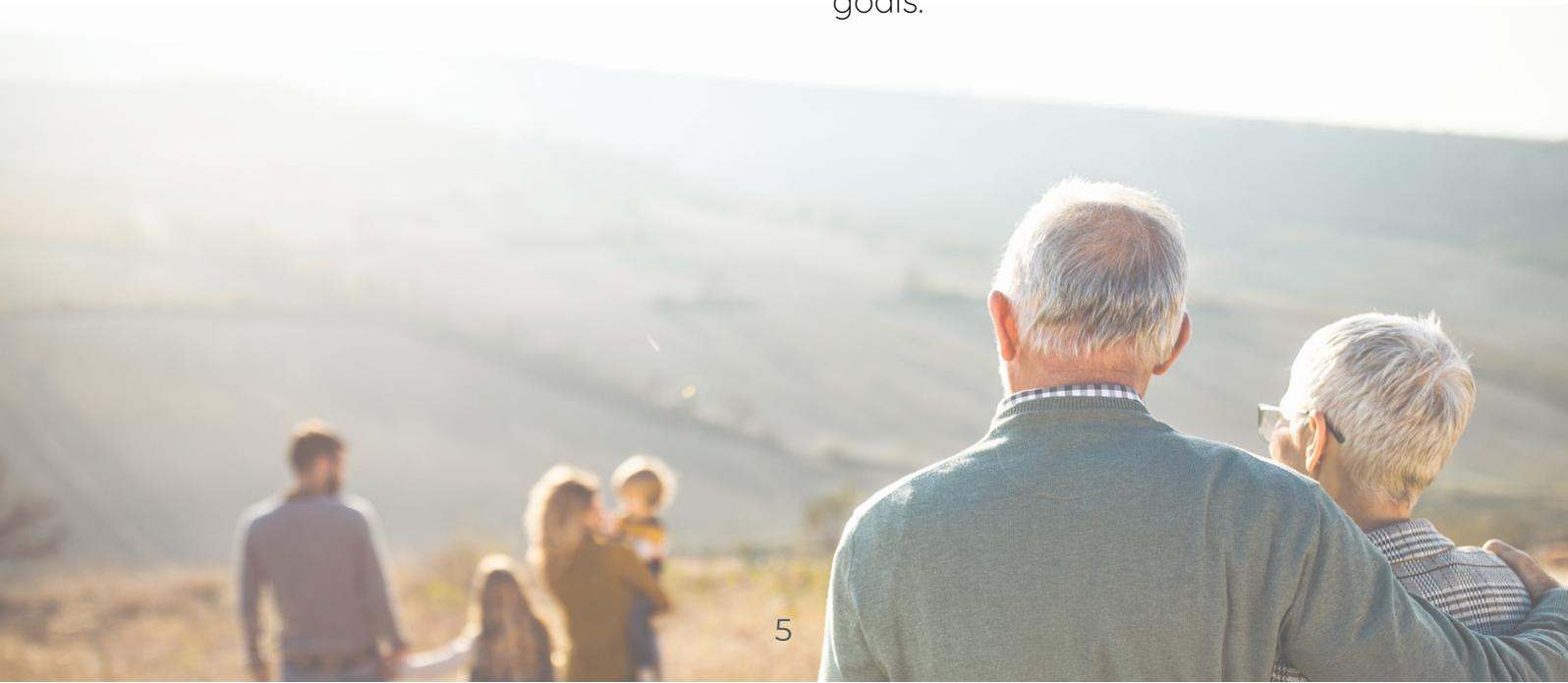
Receiving an inheritance can be life-changing in many ways. When receiving an inheritance, you might need to pay inheritance tax. There are ways to mitigate inheritance tax to reduce the bill for your loved ones, we can help you.

## Plan for the unexpected

With the right financial protection, you can get peace of mind and have something to fall back on if you can no longer provide for yourself. We can look at different solutions to protect your income or your accumulated wealth.

## Saving for a child

Using a Junior Individual Savings account (JISA), Junior Pensions allowances and/or a trust could be good options if you want to start saving for a child. We help you identify the best strategy based on your goals.



# Our advice process

Our advice process comprises six key stages and is designed to help identify the most appropriate range of solutions aligned to achieving your financial objectives. Our customer remains at the heart of the process at all stages.



## Step 1.

### Initial meeting

In the initial meeting, we seek to understand your current financial situation and determine how we can best help you



## Step 2.

### Gathering information

We do this to fully understand your position and help identify your financial goals, both now and in the future.



## Step 3.

### Research and analysis

We evaluate your life situation, personal values, awareness and appetite for risk and to provide the best outcome based on your needs.



## Step 4.

### Advice presentation

As a next step, we present and explain the recommended advice and actions to you and agree on how you wish to proceed.



## Step 5.

### Implementation

Now it's time to implement your financial action plan as we have agreed.



## Step 6.

### Progress review

Together, we regularly review your progress regularly and ensure that the strategies implemented remain consistent with your goals and objectives.



“

Skerritts is like a big family, always ready to help, support, and offer valuable insight and understanding alongside their often valuable advice.

Mr B Capron  
Skerritts client

Photo by Jake Marshall,  
Skerritts Administrator

# Fund overview

Fund	In a nutshell
VT Esprit Careful Growth	<p>This fund is suited to investors who would like to generate long term capital growth, in excess of cash and inflation, whilst avoiding the large fluctuations sometimes associated with global equity markets. The fund offers exposure to a range of asset classes including fixed income, equities, commodities, currencies, absolute return, property and other alternative assets.</p>
VT Esprit Tactical Balanced	<p>This fund is suited to investors seeking long term capital growth through exposure to a diversified range of asset classes. Returns will be generated from a combination of capital growth and income, but with lower volatility than global equity markets. A significant proportion of the fund may be invested in equities which offer the potential for higher returns, but may result in periods of volatility and a risk of capital losses.</p>
VT Esprit Tactical Growth	<p>This fund is suited to investors who are comfortable with investment risk and seek long term capital growth, but with lower volatility than global equity markets. The fund will predominantly invest in equities and other asset classes which offer the potential for capital growth. The fund will be exposed to the fluctuations of global equity markets and carries the risk of capital losses.</p>
VT Esprit Tactical Alpha Plus	<p>This fund is suited to investors who are prepared to accept a high level of investment risk in order to achieve potentially higher returns than global equity markets. This approach may result in periods of high volatility and the potential for capital losses. The fund will invest predominantly in equities, although other asset classes will be considered where appropriate.</p>
VT Esprit Sustainable Growth	<p>This fund is suited to investors who are comfortable with investment risk and seek long term capital growth, but wish to avoid contentious sectors and industries, as well as gaining exposure to companies that are making a positive difference to society or the environment. The fund only invests in investment vehicles which have passed our strict ESG screen, or those which have a clearly defined sustainable or impact investment objective.</p>

# Our investment proposition

## Our approach

Our in-house investment team has a strong track record of managing multi-asset portfolios with an active and disciplined approach.

The team are continually monitoring the global economy and financial markets to ensure our clients have exposure to attractive long-term investment opportunities.

Simultaneously, we work to mitigate downside risks when economic conditions are more challenging.

Our discretionary investment service provides clients with access to a wide range of global asset classes including fixed income, equities, commodities, property and alternatives, such as infrastructure and renewable energy. With the investment landscape rapidly evolving, and becoming ever more complex, we take care of your investments so you don't have to.

## Our funds

The VT Esprit range of actively managed multi-asset funds has evolved from a robust and flexible investment approach developed since before the credit crisis in 2008. The ability of the investment managers to react quickly to changing economic, geopolitical and market conditions has resulted in consistent, risk-adjusted returns.

They offer a number of benefits over traditional model portfolios including daily management, access to a wide range of investment vehicles and tax efficiency.

The family of 5 funds is designed to cater for a wide range of investor risk profiles and investment objectives. Each fund targets a specific level of risk, with the aim of maximising real returns subject to these risk parameters.



“

Skerritts are reliable, efficient,  
honest, kind and transparent  
and I recommend them at  
every opportunity.

Mrs Stevenson  
Skerritts Client

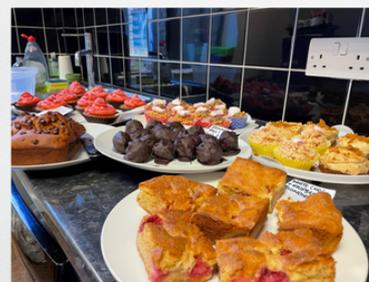
# Supporting local charities

We have been engaged in several different charity projects throughout the years, supporting and giving back to our local community as well as abroad. As a business, it's an important part of who we are and what we stand for.

Since 2018, we are a proud main sponsor of Russel Martin Foundation which uses the power of football to help change people's lives.

New since 2021 is our company charity committee who are focussing on engaging employees in different activities to raise money for three selected local charities. After a year, we select three new charities to support.

All money raised by the committee is matched by Skerritts.



Valentine's cake bake sale 2022



Skerritts Charity Raffle 2022



Woolly Hat Day 2022



Brighton Santa Dash 2021



## Head office

Skerritt House  
23 Coleridge Street  
Hove  
BN3 5AB

## Contact us

**E:** [enquiries@skerritts.co.uk](mailto:enquiries@skerritts.co.uk)

**T:** 01273 204999

**W:** [www.skerritts.co.uk](http://www.skerritts.co.uk)

 /Skerrittconsultants

 /Skerrittconsultants

 /Skerritts

Please note: The value of your investment can go down as well as up and you may not get back the full amount you invested.

Skerritts is a trading name of Skerritt Consultants Limited who are authorised and regulated by the Financial Conduct Authority.  
Skerritt Consultants Limited FCA No. 163291. Registered in England No. 04129116. Registered office:  
23 Coleridge Street, Hove, East Sussex, BN3 5AB

