



Tatton
Investment Management

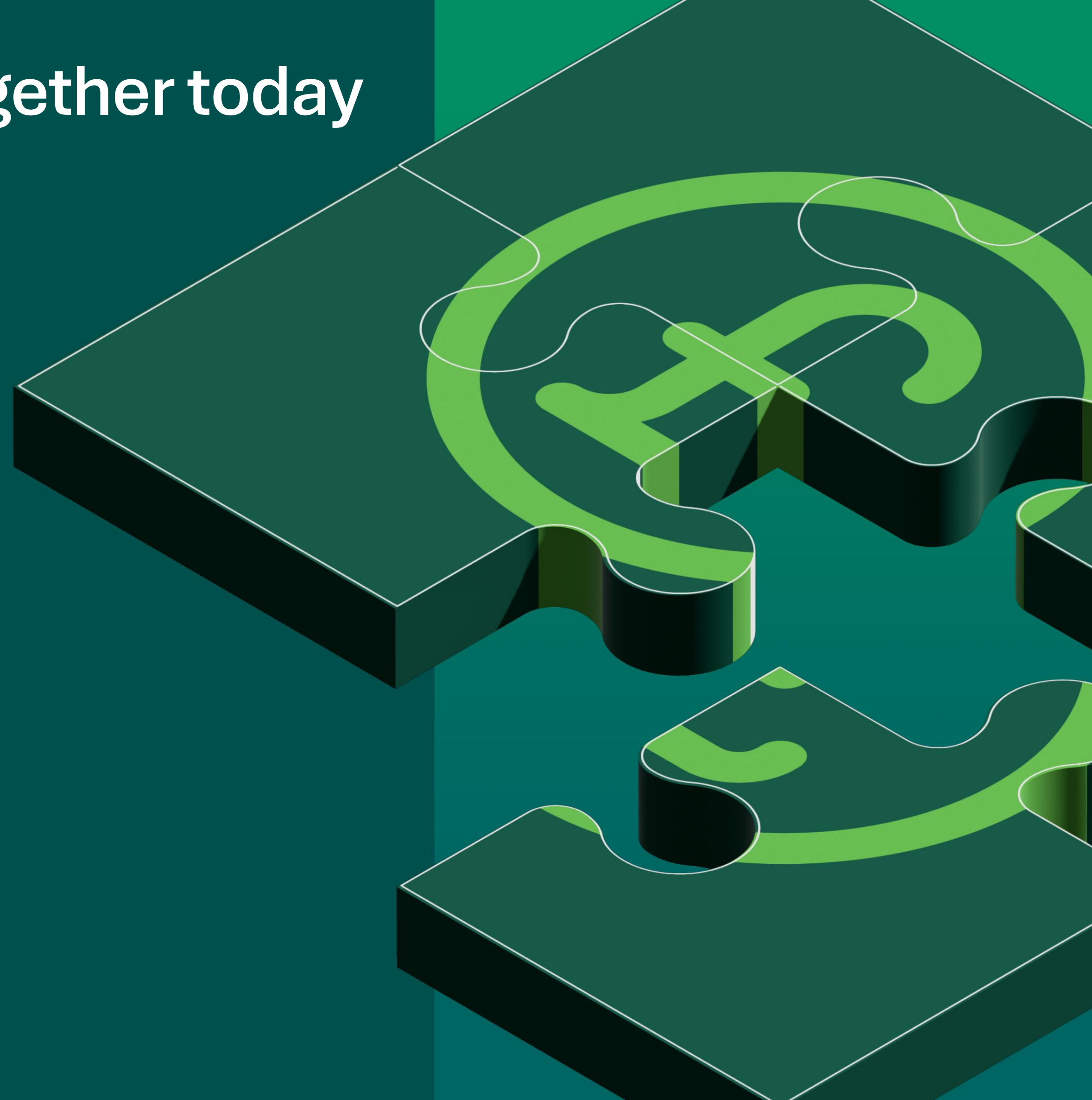
Mastering the art of time as a currency

Justine Randall
Chief Commercial Officer
Tatton Investment Management



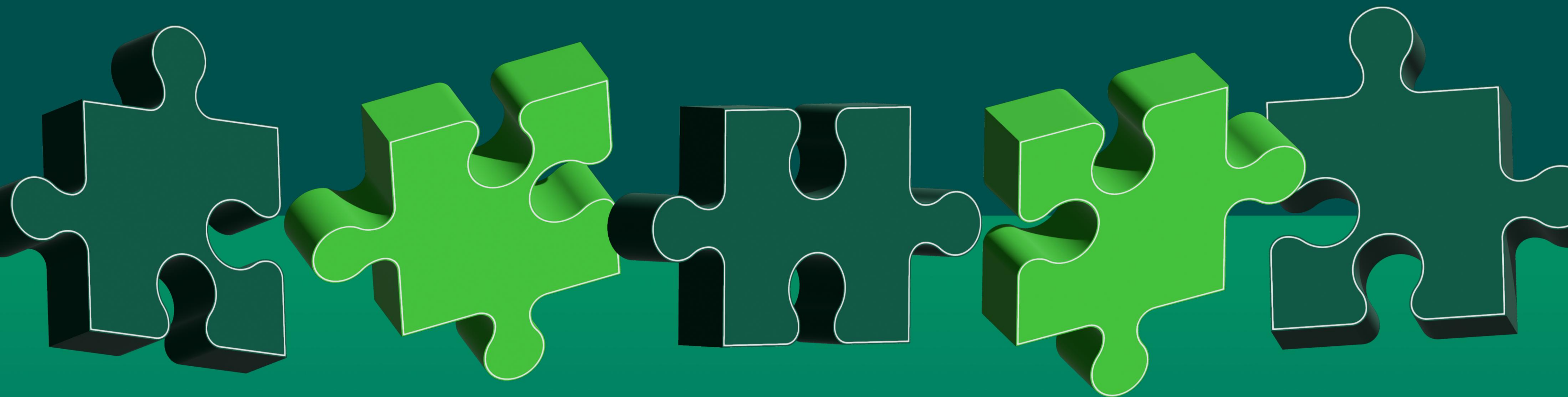
In our time together today

- Why the time is now for all advice professionals
- The real value of time and your role in mastering its value
- The generation game
- Celebrating success and future talent



The Advice Opportunity in the UK

The time is now... let's shine!



**£2 Trillion
GBP**

**19 Million
clients**

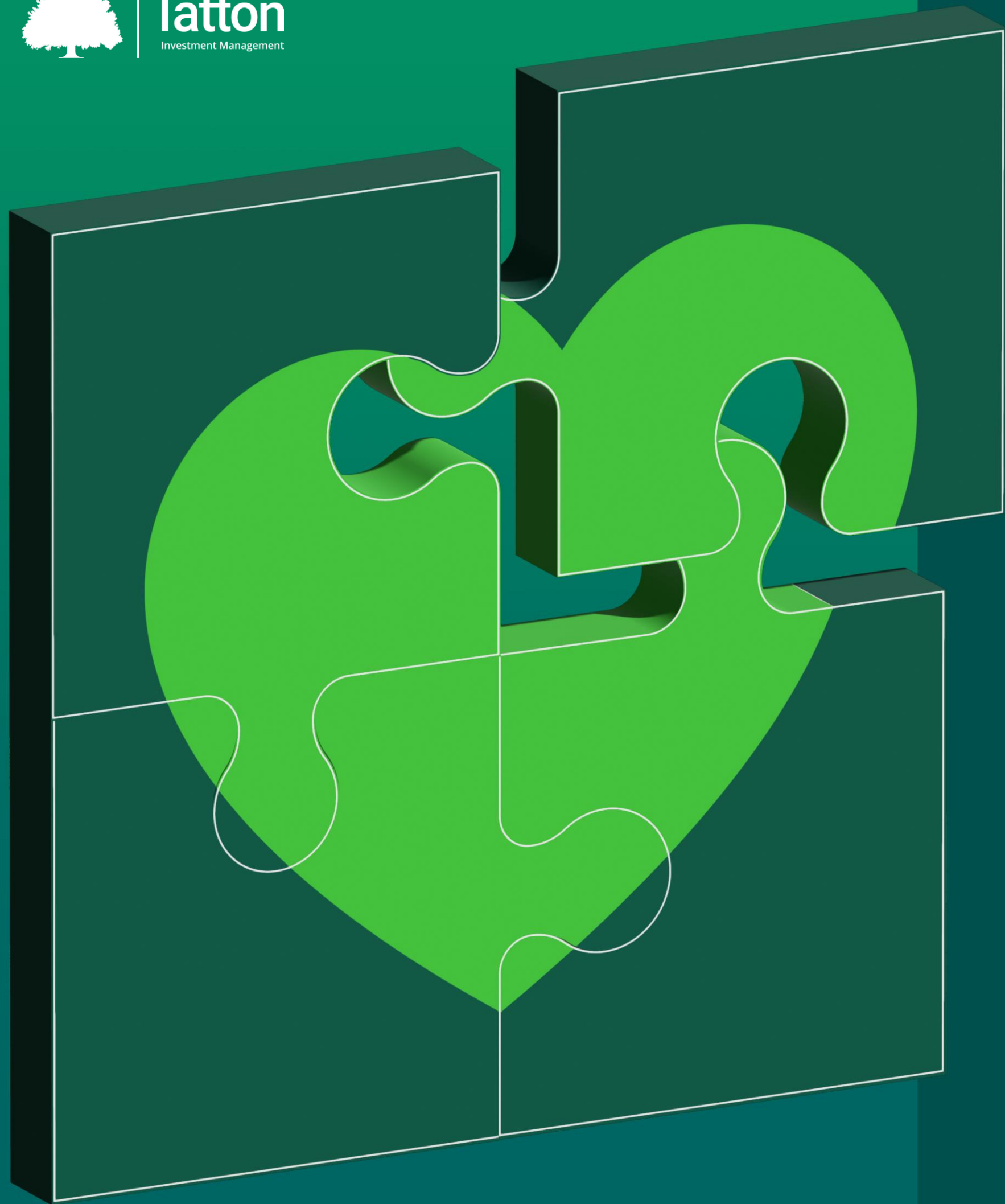
**£100K + of
investable
assets**

**9% of this
market served**

**Adviser
shortage**



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Advice is more
than a service you
charge for - it's the
heartbeat, the very
essence of your
business

How can we attract more talent to financial planning?

Relationships are deeper than annual reviews, it's a connection, a deep trust and mutual understanding

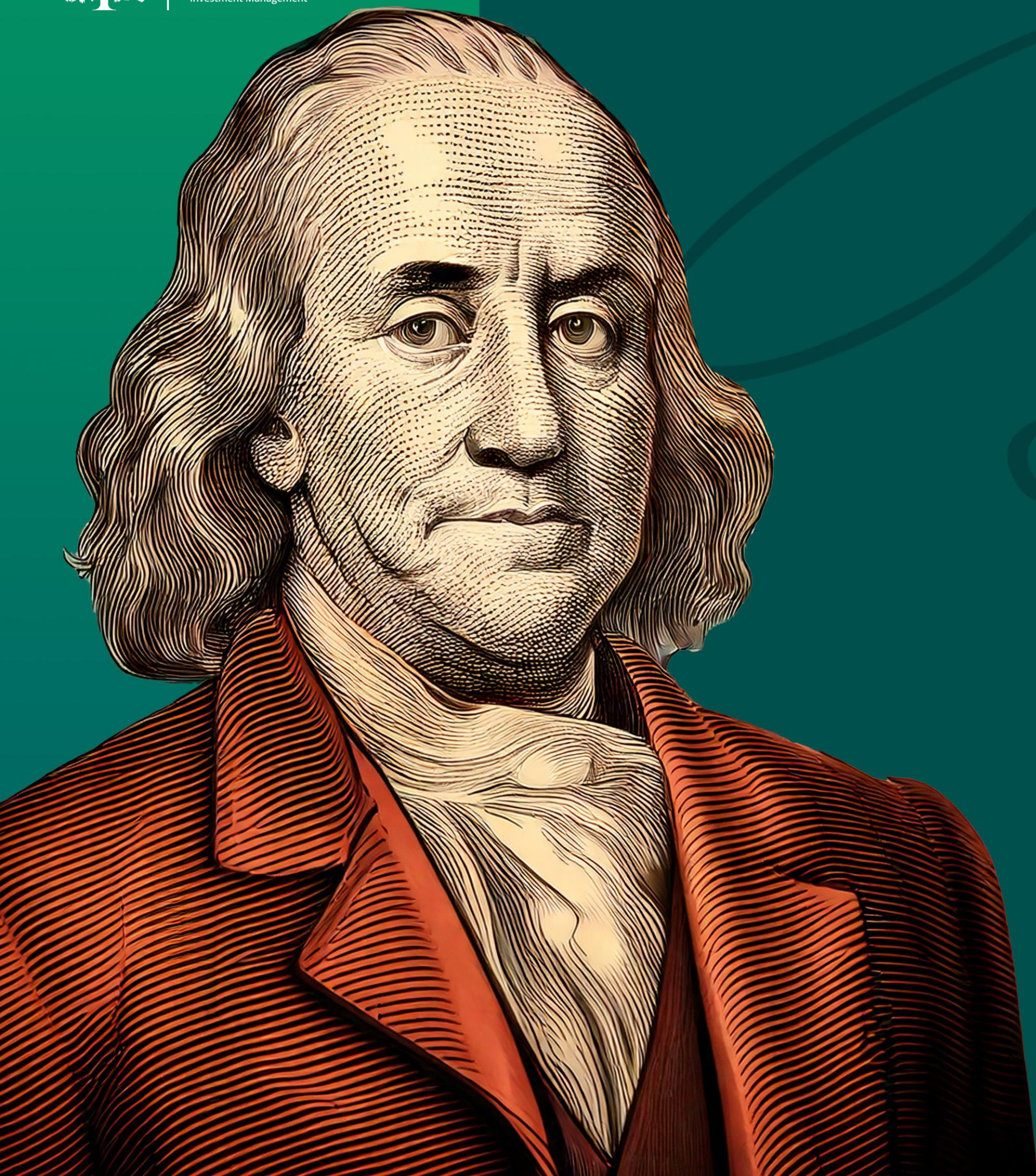
Advice provides a freedom of mindset, an ability to master the art of time as a currency

Let's showcase it...





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A lesson in time

Benjamin Franklin

1706 - 1790

American founding father and scientist

6th President of Pennsylvania

Obsessed with the concept of
longevity and time

Timeless Wisdom

Franklin on time as a currency

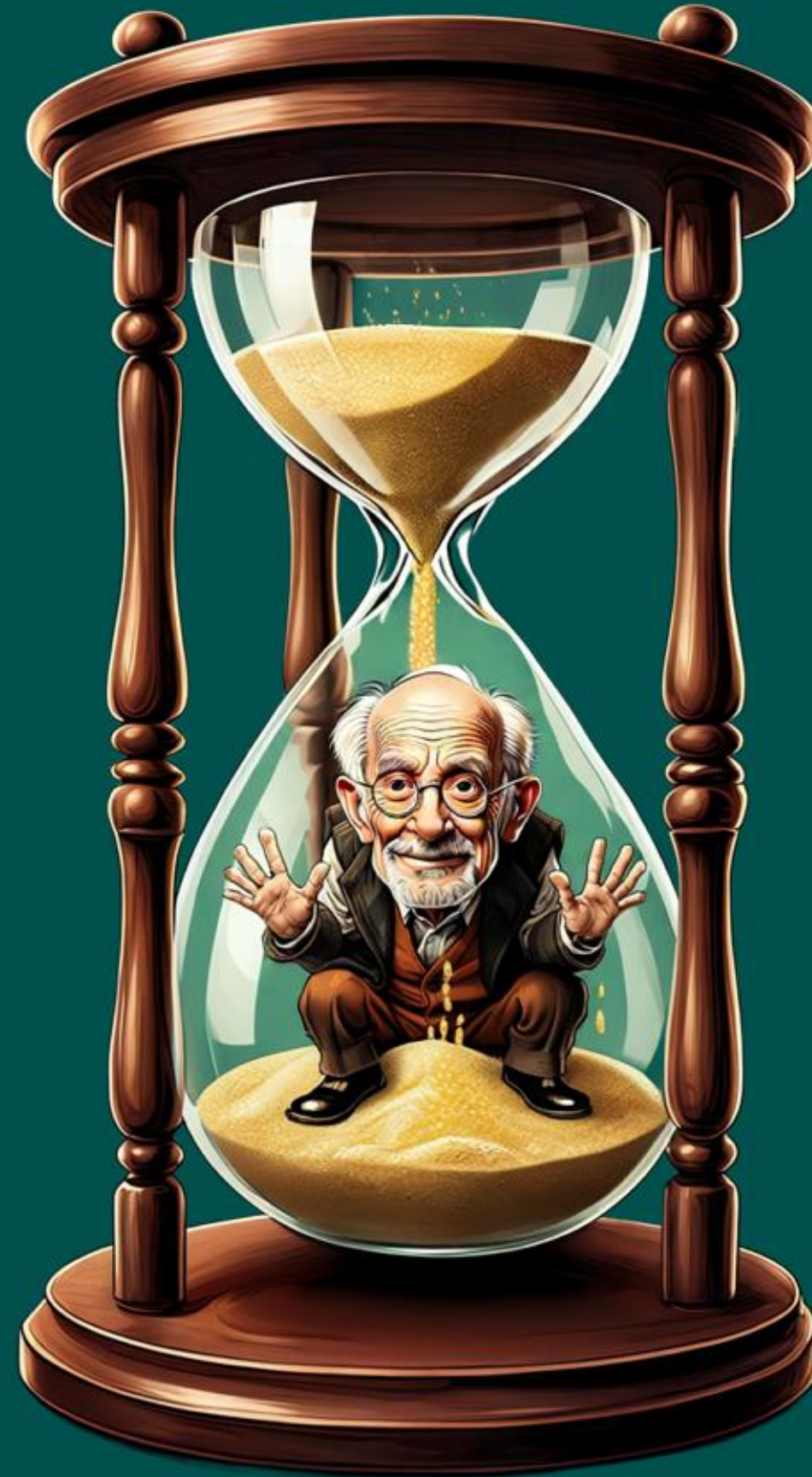


“Time is the only currency we spend without knowing our remaining balance”

Articulating our 'time' available

90
Years

1080
Months



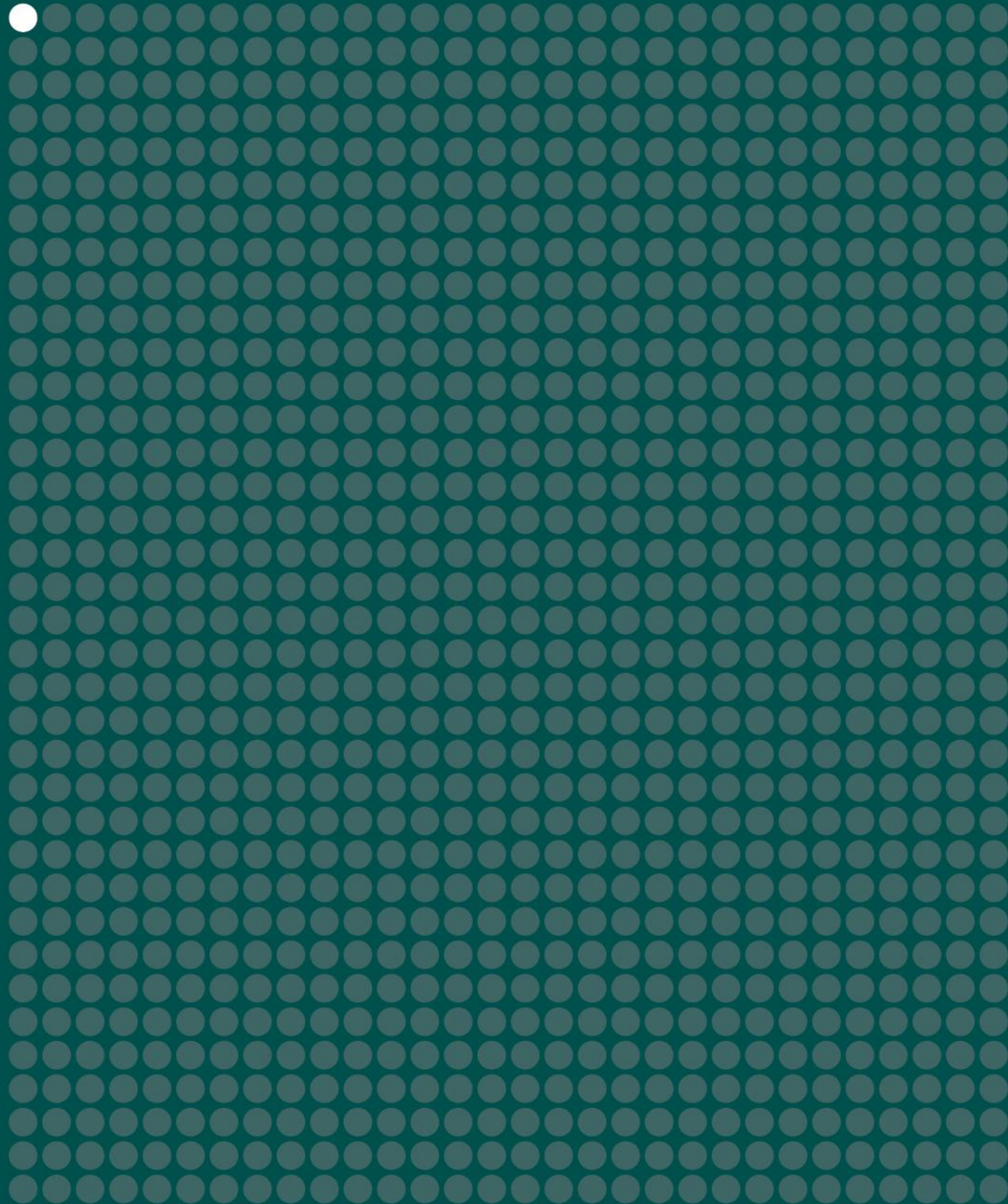
32,850
Days

788,400
Hours

**How do we
“spend”
our time**

**Imagine this dot
represents
1 month of your
life**

**If you live to
90 years that’s
1080 dots**



The dots on screen represent an adult life in months assuming you live to 90 years

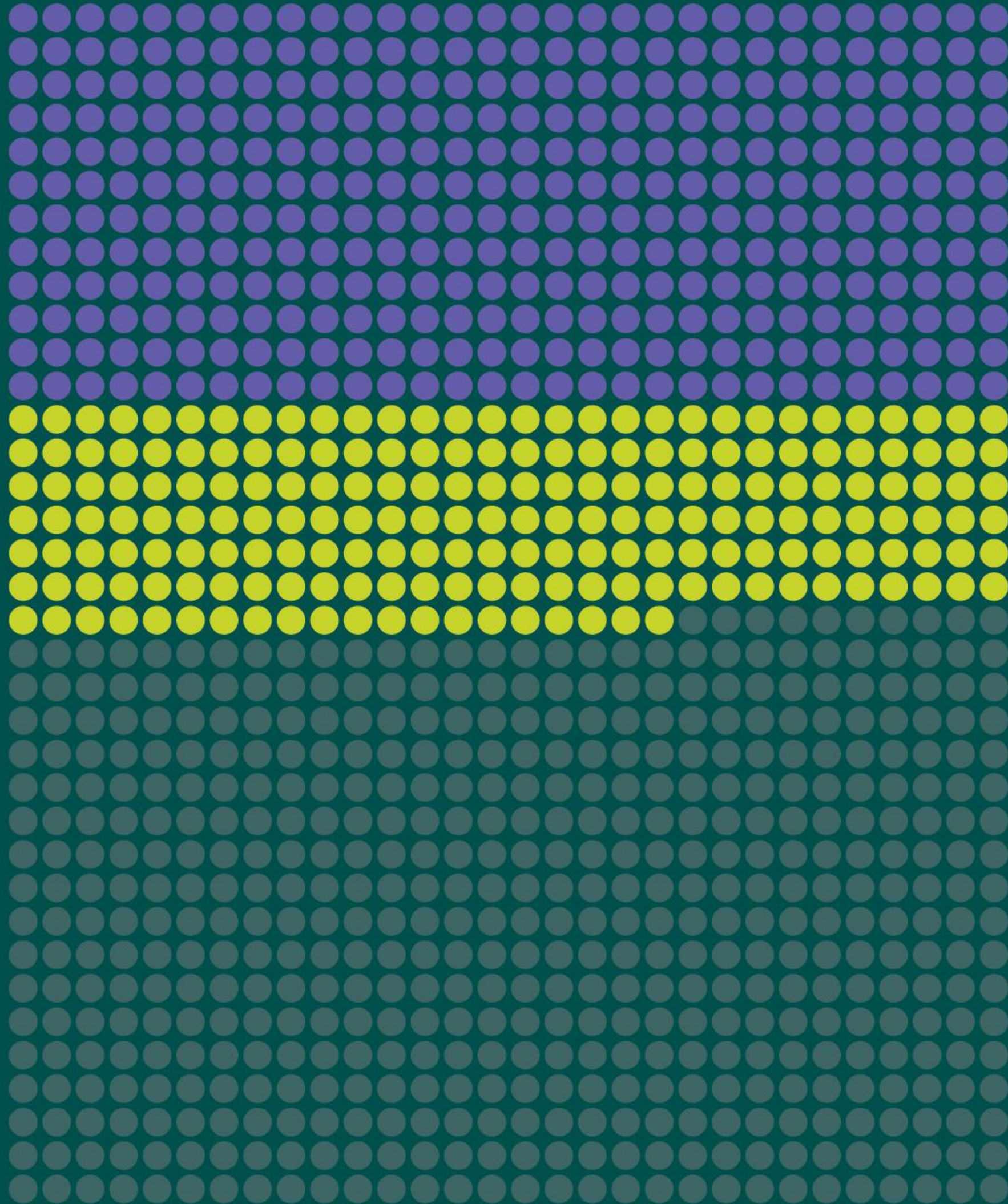
Just 1080 dots – take a second, maybe not as many as you imagined

1 row = 36 months = 3 years

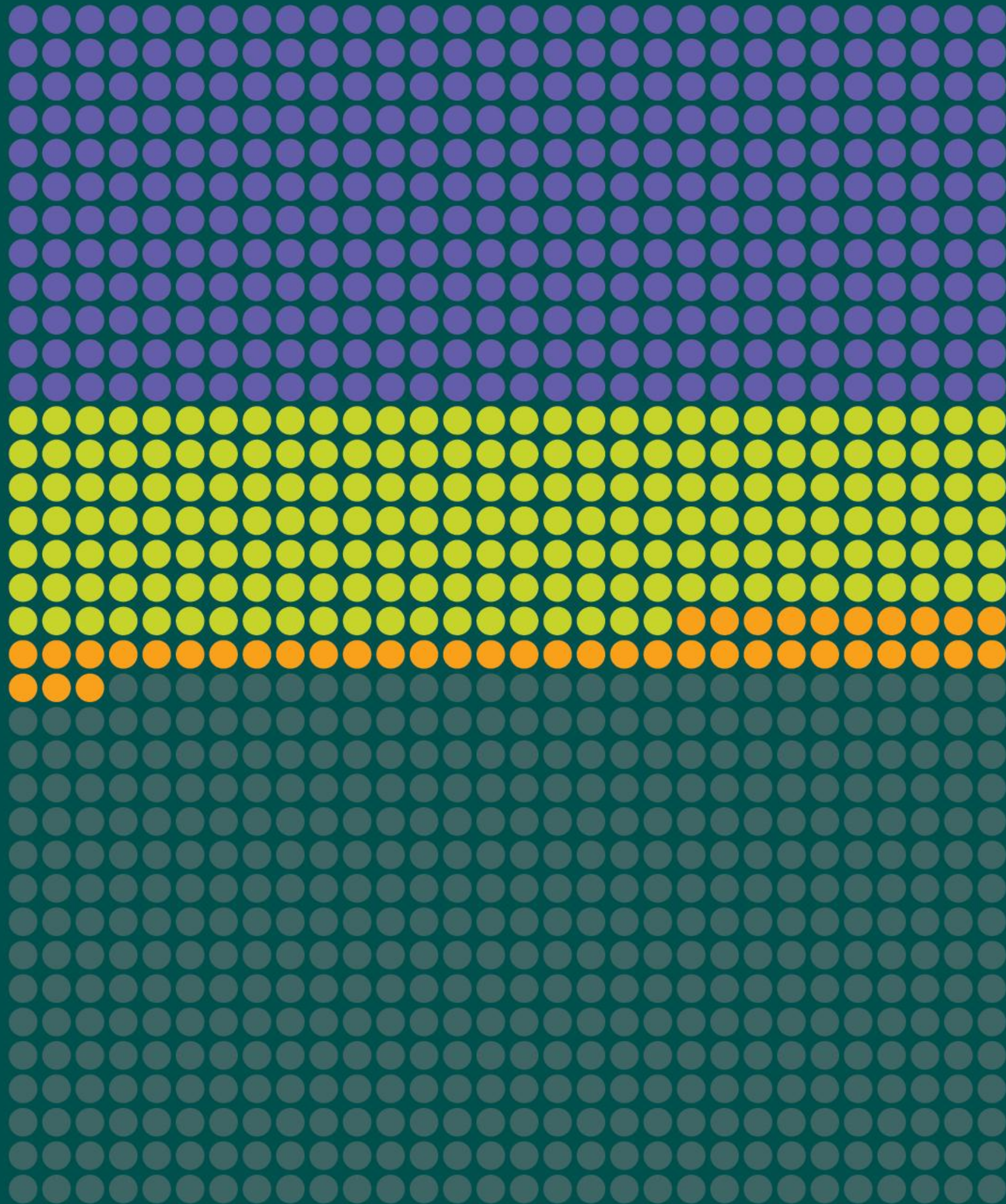
How do we spend our time ?



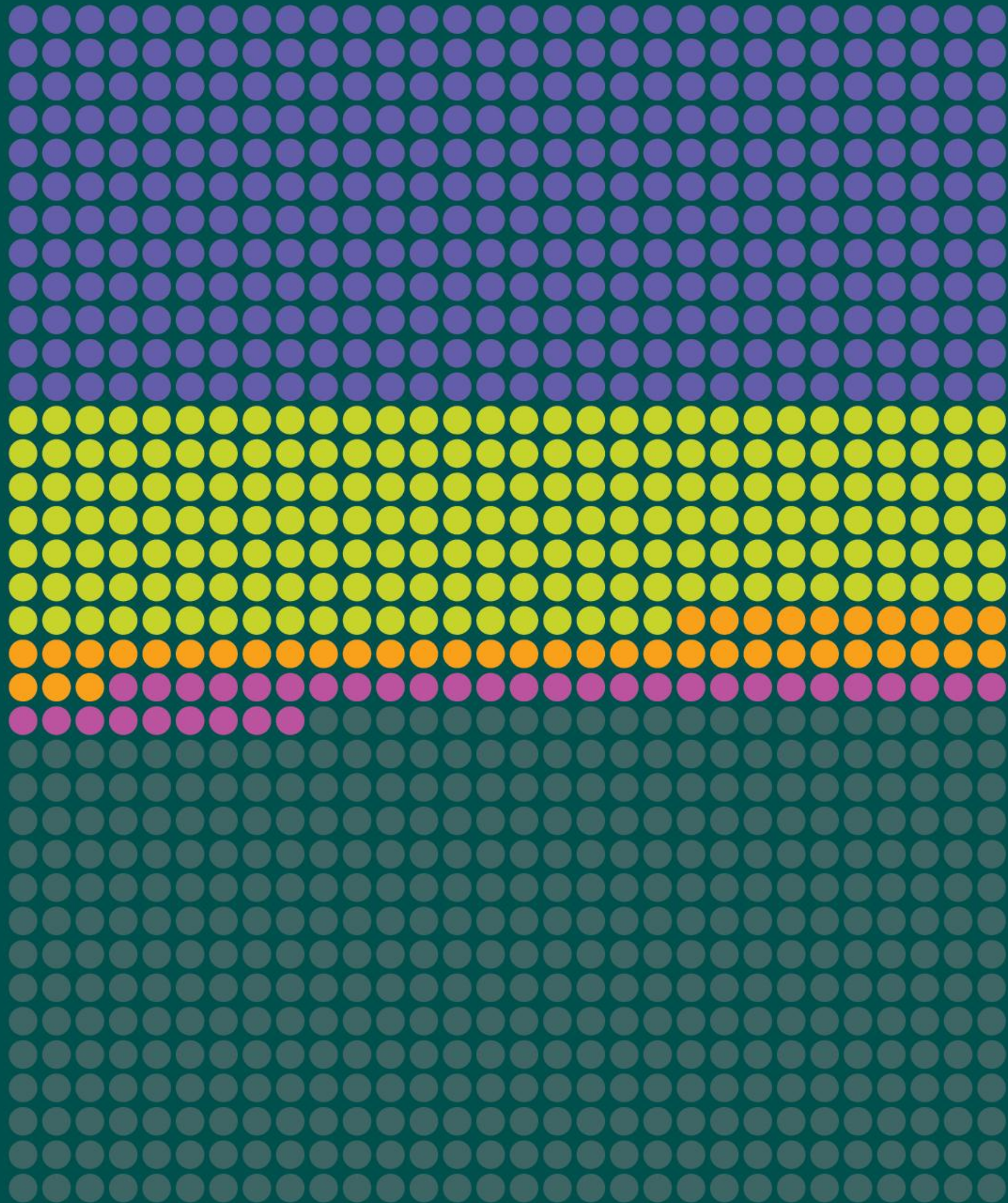
**Sleep is the biggest thief of
time = 360 months
1/3rd of our time**



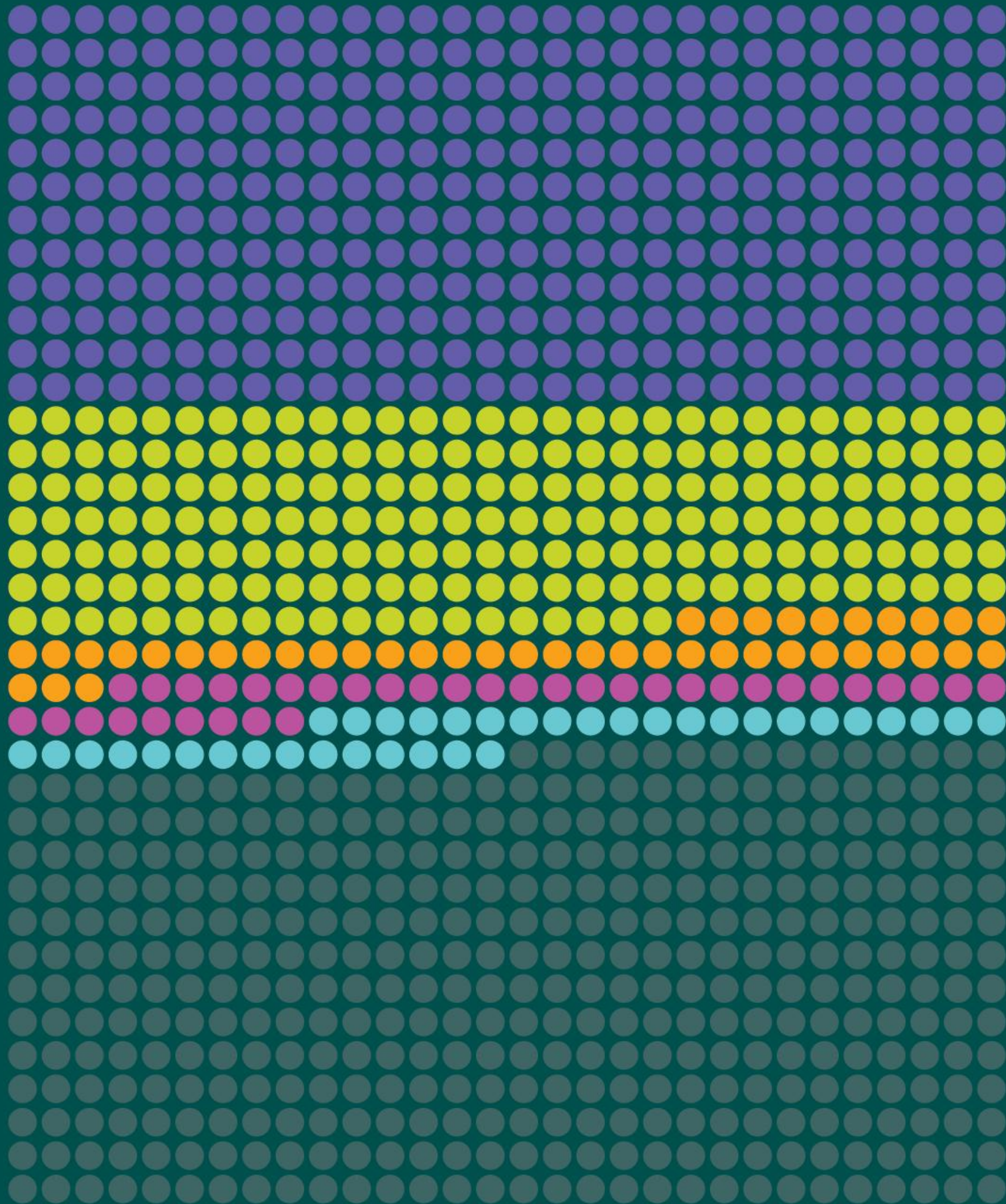
**Next up is education and work
= an average of 200 months**



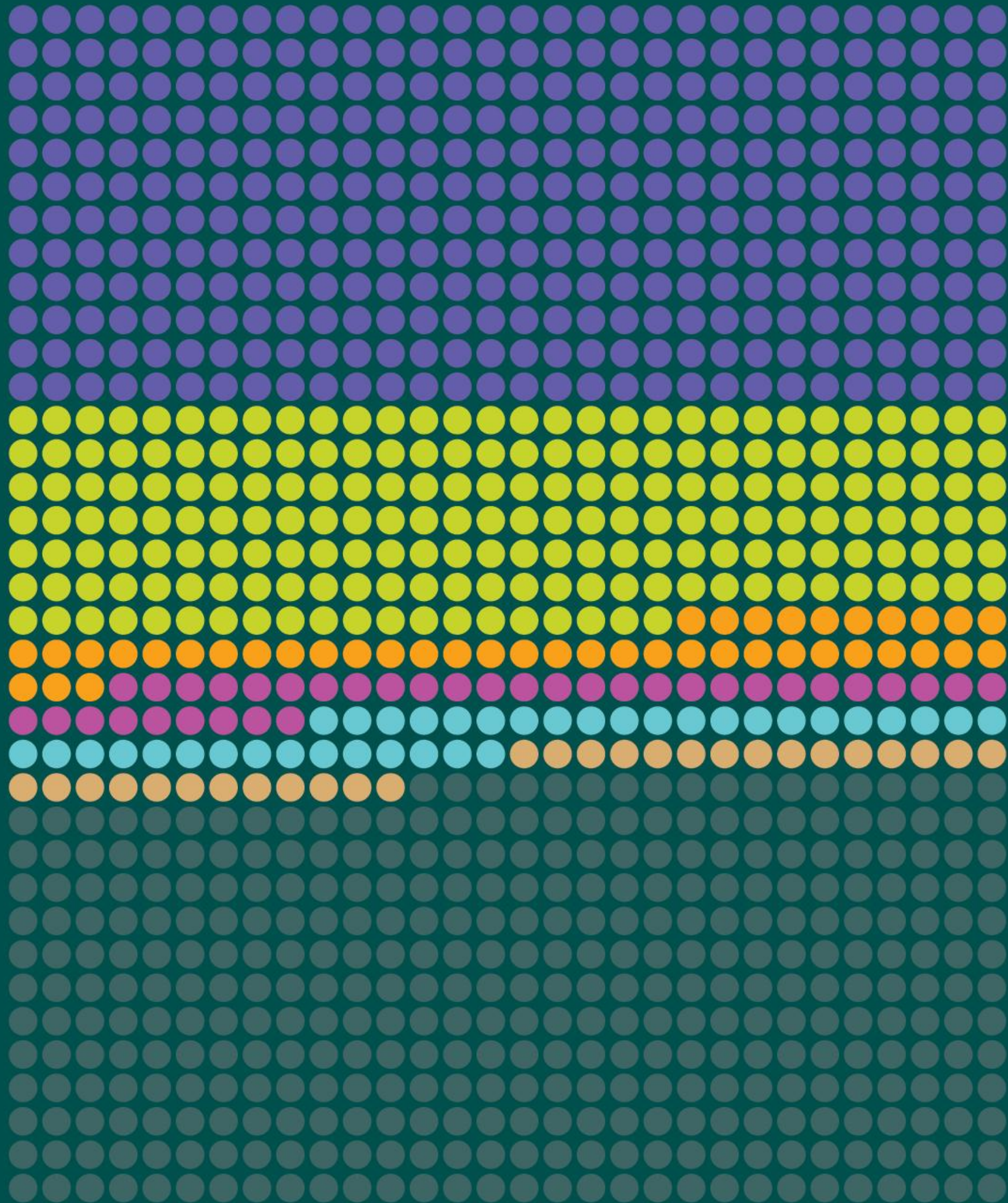
**We'll each spend roughly 43
months browsing the internet**



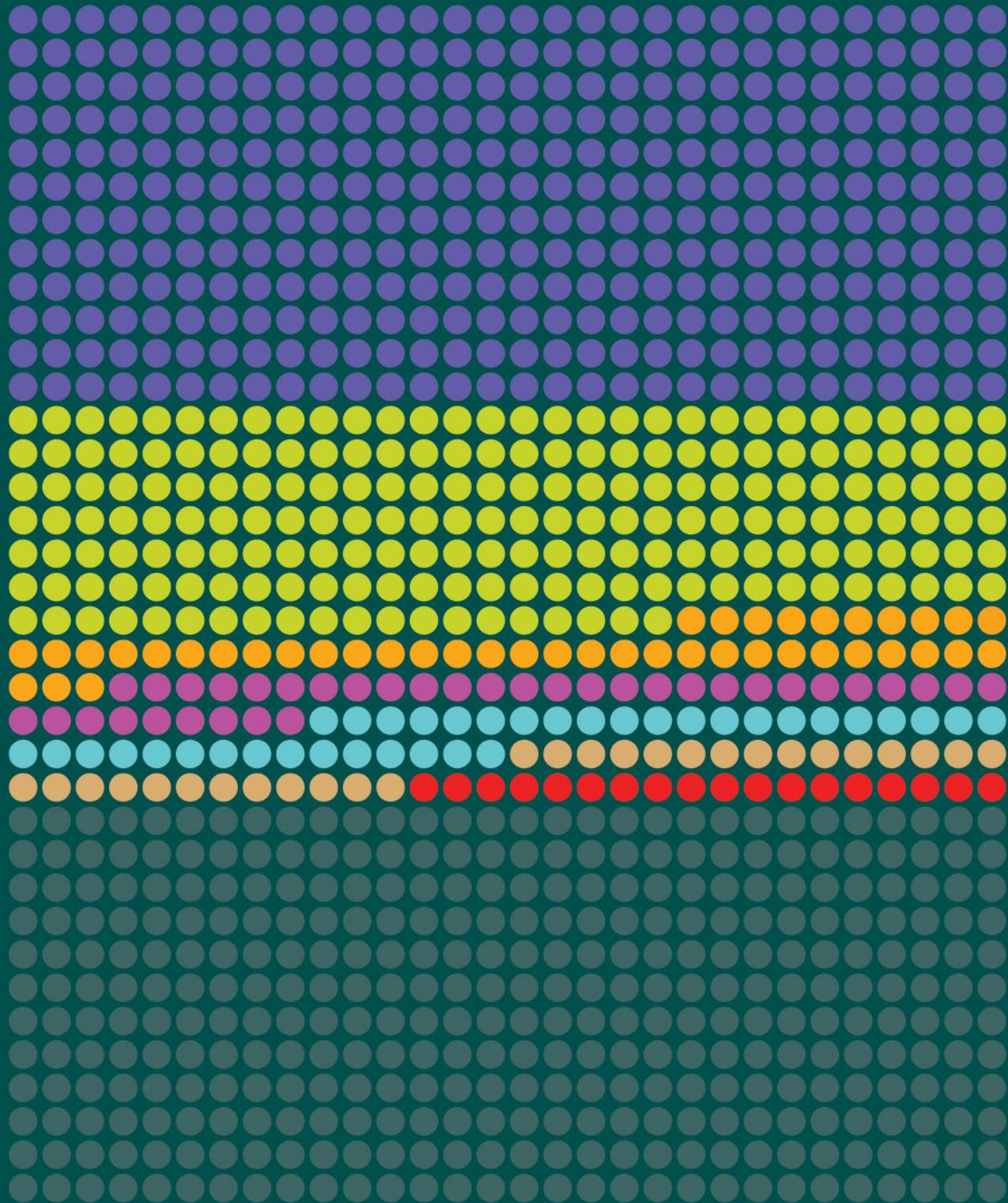
**A further 36 months
cooking and eating**



**Chores and errands will take
36 months**

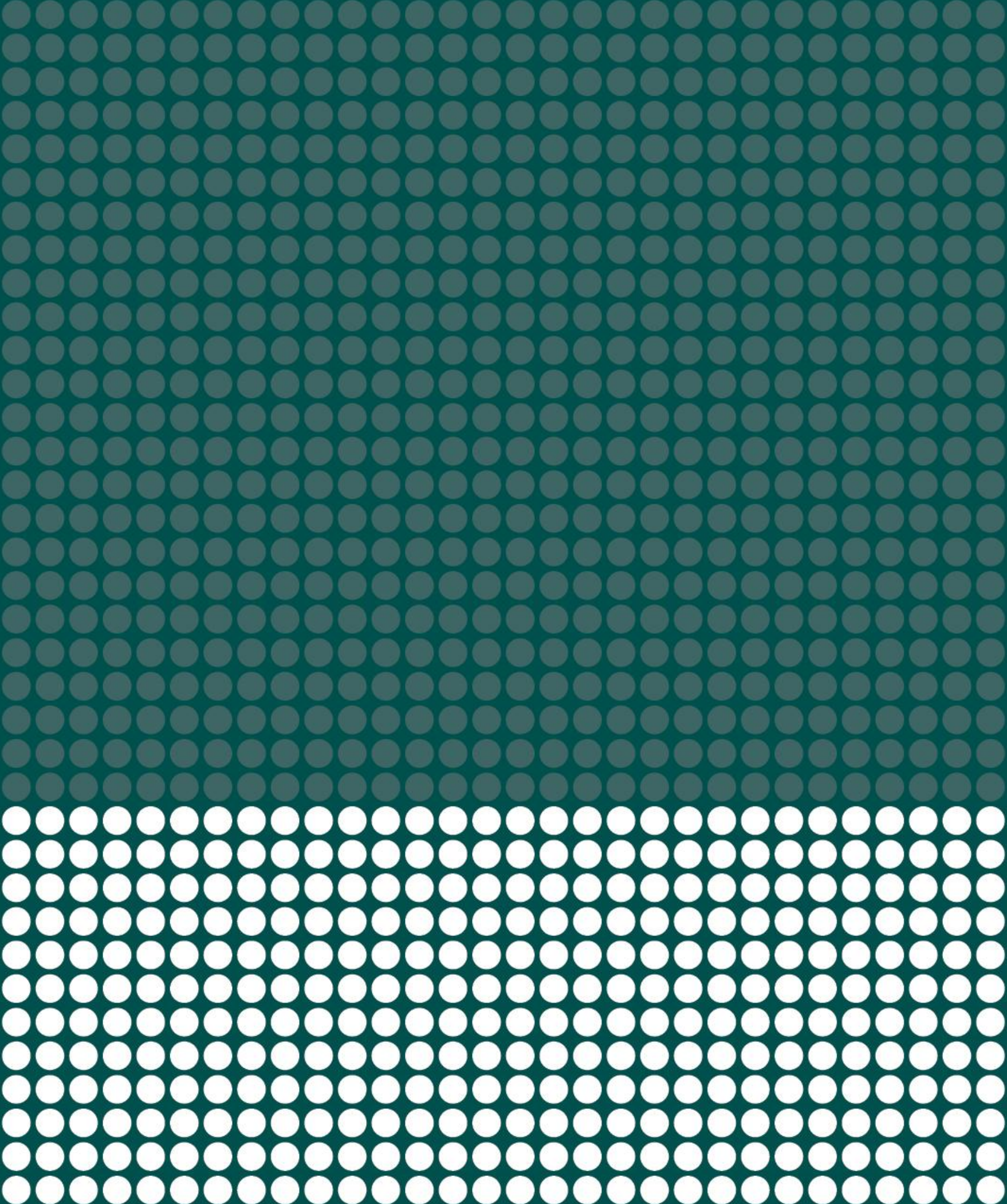


**You'll spend 27 months in the
Bathroom taking care of
personal hygiene**



**Finally, Driving will use up
another 18 months**

**Let's be optimistic – how
much time do we have left ?**



**That leaves just 360
months, 1/3rd of your time**

**Time to spend on the
things we value most**

Put down the screen

Live intentionally

Be present

Make it count

The balance of time “un-spent”

360 months or 10,950 days

How will you spend them ?

These are golden days

How do we make them count ?

Thank you for spending one of them with us today!

“Wealth is not his that has it, but his that enjoys it”

Wealth should be measured in joy and not bank notes, but we run the **risk** of:

- Running out of money
- Dying **too poor** to leave a legacy
- Dying **too rich** to maximise life experiences

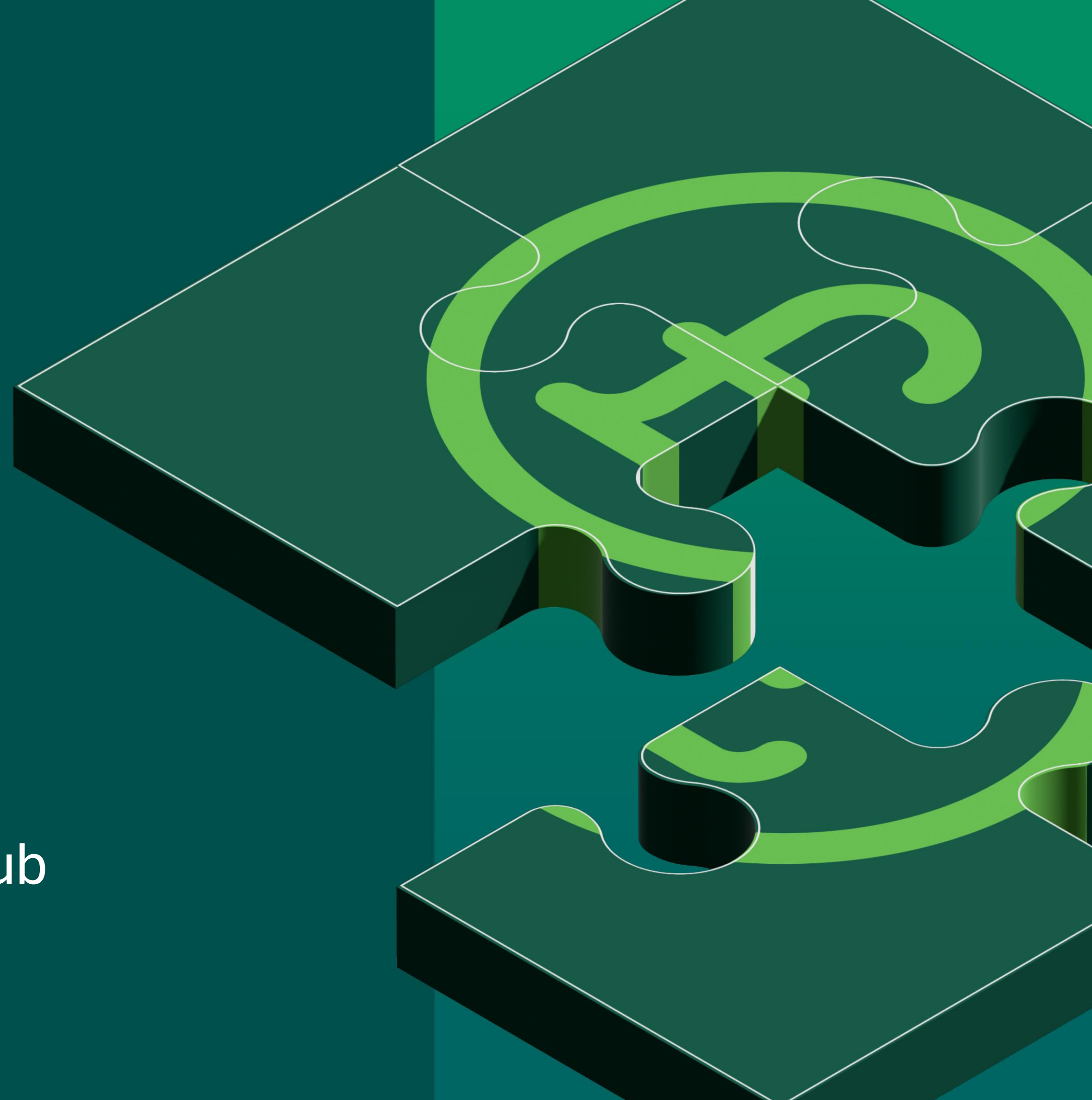


The goal - Mastering the art of time as a currency

Maximising our currency of time “un-spent”

Financial advice is key –

Clients want to be in the 9% club who have **access to advice**



9% Club Benefits

Your advice is a constant thread for clients – you can ensure their wishes carry on when they pass away

The Generation Game is key – open dialogue now to lay future plans, ensure family alignment and transparency of wishes for their legacy

Are you ready to play?





Deborah Carr, PhD,
professor and chair of the
sociology department of
Boston University

Generational Culture

Why do generations matter?

“A generation is a group of people born at roughly the same time. They’re usually grouped by a 10-15-year time interval”

“Generations take on special meaning because their members experience **critical life events** and transitions at particular historical moments.

These shared moments **define their lives**, indeed, generations influence everything from **parenting styles** to **attitudes to money**”

The Generation Game

Baby Boomer
1946-1964



Gen X
1965-1980



Gen Y
1981-1996



Gen Z
1997-2010



Gen Alpha
2011-2025



Financial Adviser

Clients

Beneficiaries

**Wealth
Transfer**

**Wealth
Transfer**

**Wealth
Transfer**

**Wealth
Transfer**

The Generation Game

Engagement
through
generations

How to be a winner





The Generation Game

Baby Boomers

Born: 1946-1964

Age: 60-78

Characteristics

Boomers relate to population “boom” post WW2

Childhood post war – austerity driven (rationing)

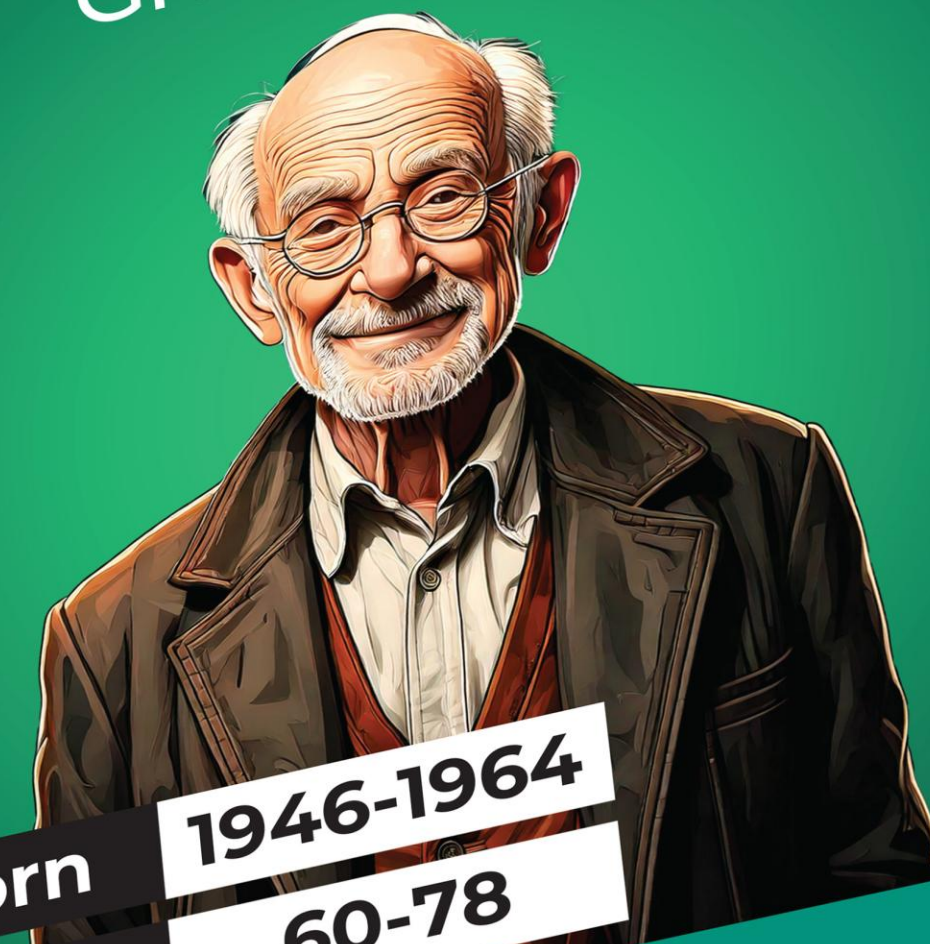
Rebellious! freedom of speech “wild child youth”

Protested about Vietnam, created the summer of Love

Redefined parenting - family meetings and engagement

“Make do and mend” approach to possessions, savings oriented

Baby Boomers
Grandfather



Born 1946-1964

Age 60-78

Characteristics

Defied parents, fought for freedom of speech “wild child youth”
protested about Vietnam, created the summer of Love.



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The Generation Game

Generation X

Born: 1965-1980

Age: 45-59

Characteristics

Open minded, flexible and pragmatic, experienced AIDS epidemic, MTV culture

Anti-establishment!

”Helicopter parenting styles” - more involved with their children’s social and educational development “hovering” over them

Adaptable, resilient and entrepreneurial

More cautious than baby-boomer parents





The Generation Game

Generation Y (Millennials)

Born: 1981-1996

Age: 28-44

Characteristics

Lived through 9/11, Life with and without the internet

Travel and community oriented, environmentally conscious

Labelled as entitled, self centered, “self representing”

Parenting style – encourage kids to be their authentic selves

Struggling for financial independence, rely on parents

Attitude to money – ambitious, savings oriented, tech savvy!





The Generation Game

Generation Z

Born: 1997-2012

Age: 12-27

Characteristics

Know nothing other than a constant connection to one another
– albeit through screens and tablets

Environmentally conscious

Socially resilient and inclusive - community oriented

Politically aware and opinionated from a young age!

Financial decisions - tech and social media and engagement
led (shareable)



Communication and continuity

Your advice is
the constant



If time is the only currency we
spend without knowing our
balance..

Generation game is key...

Link family members through your
advice to protect clients legacy
and future desires

“a window into their wishes”

Let's grow the 9% club !

Thank you for trusting Tatton to be
a key part of your journey



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**There's never
been a better time
to shine...**

Justine Randall: There has never been a better time to be an IFA

Number of advisers not high enough to service client demand



Jenna Brown

18 April 2024 • 2 min read

SHARE



One Big Thank-You

12
Years

1110
Advisers

£21.8bn
AUM

150,000
Clients

One incredible team of 56 people
Dedicated to the IFA sector and their clients

Thank you so much