

In each edition of our [L&P Newsletter](#) we will share updates and insights into what's been going on at Loveday & Partners.

L&P Newsletter



Spring 2025

→ [L&P Newsletter](#)

Welcome!

We hope spring is treating you well—longer days, maybe some travel plans, or just a chance to enjoy fresh air and walks in the glorious English countryside. A time to reflect on new growth and our wonderful surroundings.

We felt this is a good opportunity to make contact with our clients via a newsletter, updating you with some behind the scenes insights into life at Loveday & Partners.

This time last year, we officially joined the Titan Wealth Group, an exciting new chapter for our firm, clients and associates. As you might expect, we have been through (and continue to go through) a period of change in terms of processes, products and people. Titan Group has been true to its word, respectful of our core values and culture. Over the coming months, we will be continuing to align our business with Titan Wealth Planning. We believe size matters when it comes to financial services and that being part of a dynamic and growing organisation will enhance the service, value and opportunities our clients receive.

We continue to focus on the needs of the families who entrust us with their financial planning. We work in partnership, helping you to make informed decisions and to deliver value and personal service in all areas. We may not be able to control the markets, but we can help guide the financial decisions you take in order to ensure suitability within the context of your planning.

As ever, we appreciate the trust and faith you have placed in us, and we will continue to work closely with you to achieve your goals over time. Thank you and see you soon ●

UPDATES

Our new brand. Our enduring promise.

You will have noticed that we are starting to refresh the way we look as a business – this is all part of joining our new Titan Wealth family.

Like us, Titan Wealth is focussed on providing the best advice-led wealth management services for all clients. We know that strong relationships between you and your adviser helps them understand your needs and priorities, and in turn, drives the individual financial plan you rely on to be able to do the things in life that you want to.

Our role is clear – we are here to help power your ambitions and we put that mantra front and centre. This applies to how we are developing our services, as well as ensuring our advisers always have access to a full range of suitable investment products - from both within our Group and across the whole industry.

So it will come as no surprise that over the coming months you will start to receive communication from us in our new livery and from our new family, Titan Wealth Planning. We are rolling this out over the coming months, with an updated website planned to go live in July ●



UPDATES

Markets

2025 began with optimism following the strong finish to 2024 and the election of a pro-market/pro-business Republican administration. But volatility returned quickly as political headwinds intensified stoked by the rhetoric of President Trump. Markets have been unsettled by an increasingly interventionist U.S. policy approach, including higher tariffs and fiscal restructuring under the new administration.

Trump has recently passed 100 days into his second term (only 6% in!) and the post-election euphoria has quickly unravelled, with consumer confidence falling and inflation worries increasing.

Periods of uncertainty reinforce our belief in quality investing. High-quality companies have historically delivered superior risk-adjusted returns over time. We feel our time-tested principles of investing in quality, staying diversified and maintaining a longer-term perspective are more relevant than ever ●



The Cycle of Market Emotions

→ Often, it pays to be contrarian with your approach to investing, essentially doing the opposite of how you feel as demonstrated by [this chart](#).





Nobody said investing would be easy.

The key is to take a measured and focused approach with adaptable tactics but steadfast principles. We routinely review your investments in line with your financial plan but do let us know if there is any specific area you'd like us to focus on with regards to your personal planning.

Now that things feel a little calmer, this is actually a great time to start thinking about the 2025/26 tax year. There is little doubt tax efficiency will become harder

to achieve in future and therefore, smart investing should be seeking to optimise efficiencies and allowances wherever possible.

We would be delighted to talk with you about how to achieve this within your planning as soon as possible, before the year gets away from us. Do let us know.

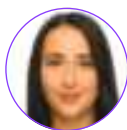
We take responsibility for your financial planning. We work closely with third parties such as investment managers and platform providers, regularly reviewing their suitability and the value they deliver.

In terms of platform, we are mindful of corporate developments at M&G and their longer term plans. Whilst we do not feel there is any undue risk to our clients using this particular platform, we are looking at options which have a brighter future and a more robust business model ●

UPDATES

Our Team

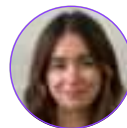
We would like to take this opportunity to make some introductions to new faces at Loveday & Partners and to say goodbye to one particular member of our team.



Elle Nichols
Financial Planning Assistant



Megan Boyce
Financial Planning Assistant



Chloe Southernwood
Financial Planning Assistant



Josh Saxby
Financial Planning Assistant

Finally, it feels bittersweet to announce that Client Experience Manager Jilly Cant will be moving on this summer. Jilly has been with us from the very first day in March 2010 and has decided to embark on a new chapter in her life.

Jilly will be sorely missed by colleagues and clients, but I am sure we all wish her the very best as she embarks upon her next adventure ●

→ In recent times, we have welcomed Chloe, Elle, Megan & Josh to our team, increasing our overall headcount to 44 members. I am also delighted to announce Josh Saxby has joined us on a full-time basis, having successfully completed his apprenticeship programme. Congratulations Josh!



→ Jilly Cant, Client Experience Manager

UPDATES

Benefits of being in a bigger family.

As mentioned in the introduction message, we were proud to join the Titan Wealth Group in May 2024.

One year on, we are delighted to introduce you to our new branding which we are now starting to apply to all of our marketing and communications, including the website. But this change is more than cosmetic.

We are already seeing that there are all kinds of additional benefits that being part of a larger family brings and are working with our new colleagues to bring them to our clients as we see fit.

For example, being part of the Titan Wealth Group provides us with access to award winning investment solutions all focussed on achieving long term outcomes for clients. In addition, it gives us greater fund purchasing power with which to achieve better rates for our clients. Also, behind the scenes, the significant investment being made into our processes and technology will enhance our service delivery in areas such as streamlining of investment valuations and reporting. These sorts of efficiencies allow us to spend more time on the things that matter – keeping in touch with our clients and helping them adapt to the changes that life inevitably brings.

Change is a constant and our objective is to harness it in order to enhance our service offering to you. We look forward to demonstrating these benefits in the months and years to come ●



→ What do you think?

Your feedback is important to us, so do let us know.

Community

Investing in our community is a core principle within our firm and is etched **into our DNA**. In 2025, we continue to actively support a number of community based, volunteer led charities with whom we have a connection.



Loveday & Partners played a leading role in creating The Seed Cooperative, a unique concept based in Norfolk seeking to connect the business community with areas of our society in need of support.

Beyond financial, we also invest time, ensuring our team members are able to contribute physically to their chosen charities by allocating social

engagement days for our associates to volunteer.

We have a social conscience and love playing a role in helping our community tackle some of the challenges we face. Feel free to ask us about our social engagement strategy and how we are investing in our community ●

Conclusion

In conclusion, business is good at Loveday & Partners, and we continue to plan with confidence.

In life and business, it is easy to lose focus on the things that really matter allowing the 'white noise' to interfere and to distract you from your longer-term priorities. We need a roadmap - a plan of action to enable us to stay **focused on our goals**.

Hopefully, this is what we offer; a lighthouse in challenging times, a means of measuring where you are on your journey and steering you away from the rocks.

Whichever metaphor we use, the key message remains one of progress and dedication. We sincerely appreciate the trust you have placed in us, the confidence you have in us and the friendships we have built over time ●

Best wishes
Loveday & Partners

