

MONTHLY MATTERS

AUGUST 2025



Wealth Matters

CELEBRATING 25 YEARS



Looking back on August 2025

As we settle back into the office, with the summer holidays over and the weather taking a turn for the damp and cool, the hazy memories of August are lingering in the background. But it's not officially autumn yet (the equinox isn't until 22 September), so for now we'll give summer one last hurrah before we hang up our sandals for good.

This month, the main thing on everyone's mind has been our charity bike ride in the Moselle Valley, which is coming up soon! The participants have been diligently preparing and taking training rides in anticipation of the trip. It is sure to be a challenge, but a rewarding one with a breathtaking backdrop. We've shared a more in depth update later in this newsletter.

We are still a little way off our fundraising target of £6,000. The funds raised will be split evenly between causes very close to our hearts. Read on for more information about the two charities and for the link to our donation page - all contributions are very gratefully received.

Also in this newsletter, we're pleased to announce our next webinar, which will provide an update on our WRAPS+ portfolios in partnership with Timeline Portfolios. We've then provided an explainer on what an 'investment platform' is and how it benefits you as a client. We'll also introduce you to Hayley Fitzsimmons, who joined us earlier this year as Office Manager.

We've also shared a little insight into a trend we've noticed recently: everybody is buying campervans! We have a few theories as to what's behind their boost in popularity; read on to find out more. Of course, we'll round things up with Toby's Tales.

We hope you enjoy this newsletter.

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Charity Bike Ride 2025: Preparations are underway!

18 - 21 SEPTEMBER 2025 • MOSELLE VALLEY

It's only a couple of weeks now until our team of intrepid cyclists set out on their charity bike ride through the Moselle Valley!

Team WM have been rallying hard - they've been eagerly practising and taking test rides in anticipation of the trip. Representing Wealth Matters on the trip are Bruce Nash, Julian Gilbert, Katherine Pautard, Graham Dormer, and Audra Sakaliene.



Julian was recently in Brittany, and took the opportunity to get some extra practice in. Here's what he said:

"I'm really looking forward to taking part in the Wealth Matters charity bike ride to the Moselle Valley. Whilst it will be a physical challenge, I have been to the Moselle Valley before and I know it to be a stunning region. I'm also looking forward to the social side - Getting to know the clients and staff who are taking part. I'm sure that a glass or two of the local Reisling wine will be enjoyed each evening..."

I am part way through my training programme now. I recently went to Brittany and took my bike. I had some great training rides in another beautiful part of Northern Europe - see the photographs for the views I enjoyed while doing so."



We have one client joining us on our adventure; Peter Reeve (pictured on the left), shared this photo with us as he was embarking on a practice ride from Hatton Locks with his friend, who is also joining us. Everybody is certainly getting into the zone.

We embark on the challenge on Thursday 18th September - there is still time to make a donation to our chosen charities, and every penny is greatly appreciated. Read on to find out more about the two charities we are sponsoring.

Our chosen charities

We are aiming to raise a total of **£6,000** for our chosen charities.

All funds raised will be split evenly between Oracle Cancer Trust and Bedfordshire and Luton Community Foundation:



Oracle Cancer Trust

Every day 34 people are diagnosed with Head and Neck cancers in the UK.

Oracle Cancer Trust is the UK's leading national charity dedicated to head and neck cancer. They support the medical community, patients and families to help them through head and neck cancer. Their vision is to improve the quality of life and outcomes for patients and address the current crisis care for this cancer type.

Oracle supports programmes and fund research at some of the UK's leading scientific research institutions.



Bedfordshire and Luton Community Foundation

Bedfordshire and Luton Community Foundation (BLCF) is the leading local grantmaker in the county.

Their work is vital for transforming communities across Bedfordshire and Luton, whether it is addressing food, fuel and digital poverty, mental health and inequality or combating isolation.

The charity is known for its groundbreaking initiatives, investment in supporting local charities, and for their deep relationships with grassroots groups in the area.

Help us reach our fundraising target

There is still a little way to go until we reach our target.

Any and all donations are gratefully received and will go towards funding these vital services which are close to our hearts and change the lives of so many. And remember – charitable donations are eligible for tax relief.

If you would like to donate towards our fundraising target, you can make a donation by clicking the button below:

[CLICK HERE TO DONATE](#)

OUR NEXT WEBINAR

WRAPS+ Update

with our Discretionary Fund Manager, Timeline Portfolios

TUESDAY 21 OCTOBER 2025 • 7:00PM

We are pleased to announce that our next webinar will be taking place on Tuesday 21 October at 7:00pm.

In this session, we will take a look at how our WRAPS+ portfolios are doing and provide an update on the investment committee's annual deep-dive into the underlying funds. It will be hosted by Katherine Pautard, with the following speakers:



**HOSTED BY
KATHERINE PAUTARD**



Bruce Hallman
*Head of Investment Planning
Wealth Matters*



Laurentius van den Worm
*Head of Investment Strategy
Timeline Portfolios*



Mike Parker
*Regional Director
Timeline Portfolios*

Click the button below to sign up to attend this session. We will send out a recording of the webinar to all registrants.

You are welcome and encouraged to submit your questions in advance at the point of sign up, but there will also be opportunity to ask questions on the day.

[Click here to register your place](#)

What is an investment platform and where is my money held?

You may have heard us reference an 'investment platform' before, and it's likely you've used one, but what does that actually mean? In this article, our Head of Investment Planning, Bruce Hallman, explains what an investment platform is and where your money is actually held.

What is an investment platform?

In simple terms, a platform account is an administrative service that combines, or 'wraps', all of a client's investments into a single manageable account. Picture it like a parcel, with the wrapping holding all the constituent parts securely inside. This means that your total portfolio can be viewed at a glance. It is not a product in which to invest, but rather a service.

Traditionally, the purchase of investment products involves considerable administration, together with a duplication of services between the various parties with an inevitable lack of transparency in the costs to you. Within a platform, such as Transact the costs of running your portfolio are completely transparent and available to view.

The wrapper provides the ability to view one's portfolio as a whole, rather than a loose collection of ISAs, Pensions, Unit Trusts, open ended investment companies (OEICs) and Shares etc. You can use the platform to instruct us to make changes to the various investments without having to go through further paperwork and form filling.

In a nutshell, it's designed as a one-stop shop window to make your life easier and give you greater visibility over your investment portfolio.

Here's how using a platform works

Firstly, your adviser, who is independent of the platform, develops a plan to help meet your financial aims. Once this has been agreed with you, your adviser uses the platform to implement it.

They'll set up your account and input your plan. The platform, which has access to thousands of available investments, then takes the plan and does the administrative legwork of opening the necessary wrappers, purchasing the funds or shares detailed within your plan, and displaying it in a clear way for you to view at any time.

Investment platforms provide your adviser with a wide range of investment options with which to build your plan, as well as portfolio management tools and support from highly trained client service managers.

Where is my money held and is it safe?

All your investments will be held in accounts in your name on your selected platform. These accounts will be segregated from the platform's own funds and will be regularly reconciled to ensure the platform's records are accurate.

In the unlikely event that you have a complaint against the platform, or if the platform fails, you will also benefit from protection through FOS and FSCS for assets held there. There is also a system of protections in the background governed by rules such as the FCA's Client Asset Sourcebook (CASS) rules. These are designed with the purpose of keeping client funds safe if an investment platform were to become insolvent and unable to

continue operating – this may provide additional comfort to nervous investors. In terms of client cash, the rules require platforms to hold cash in trust accounts with authorised UK banks. These accounts carry a client money designation, and they're monitored and reconciled daily.

All client assets and investments must be held separately in the name of an authorised third-party custodian. These measures prevent client cash and assets becoming co-mingled with those belonging to the provider, which in turn should make it straightforward to identify and return funds belonging to investors should the worst come to the worst. Providers will typically go over and above in terms of holding the capital needed to satisfy the minimum requirement.

What is the benefit of this?

The main platform we recommend at Wealth Matters is Transact. It was the first wrap service to launch in the UK, in 2000. Over the years they have harnessed systems, technology and their in-depth knowledge of the UK investment market to provide a more efficient and simpler way for advisers to manage clients' financial portfolios. The result is the highly refined wrap service known as Transact. Their platform offers multiple tax 'wrappers', including General Investment Accounts, ISAs, pensions, and investment bonds.

Benefits of using the Transact platform include:

- **Accessible and easy to use** – you can access details of your assets and investments as often as you like
- **Accurate and reliable** – you can access reports from a single trustworthy source
- **Comprehensive** – you and your financial adviser can choose from a wide range of assets and tax efficient wrappers
- **Secure** – their secure, award-winning platform will give you peace of mind
- **Clear and transparent** – they have a clear and transparent charging structure
- **Adaptable** – family members can "link" their portfolios to benefit from lower overall charges.

If you have any further questions about investment platforms, Transact, or where your money is held, please do not hesitate to get in touch via your Client Relationship Manager.



Welcome to the team, Hayley!

After spending the last few months settling in, we thought it was high time that we introduced you to Hayley Fitzsimmons, who has joined the Wealth Matters team as our Office Manager.

Prior to joining Wealth Matters, Hayley spent several years as a Personal Assistant to the CEO of a large corporate company. Although this is a brand new industry for her, she has slotted in seamlessly to the team and we are thrilled to have her with us.

Read on to get to know Hayley, in her own words.

Could you tell us a little bit about your role?

In my role as Office Manager I'm responsible for keeping the office running smoothly on a day-to-day basis while also supporting longer-term projects that improve our operations.

A big part of my role is managing the office administration and back-office systems, ensuring processes are efficient and compliant.

What I really enjoy about the role is that it's varied - I can be handling operational issues one moment, streamlining a process the next, and supporting the team with client-focused tasks after that. It's a role that requires strong organisation, attention to detail, and the ability to communicate well with people at all levels. I like that it gives me the chance to make a tangible impact on how the business operates and grows.

What have your first six months been like?

My first six months have been an incredible journey. Coming into a completely new role within a different industry, I knew it would be a big learning curve, but it's actually been such a rewarding experience.

What I've really enjoyed is how supportive and welcoming the team has been. It's made the transition so much smoother and given me the confidence to grow quickly. Every week has brought something new to learn, whether that's understanding the industry itself, building relationships with colleagues and suppliers, or finding more efficient ways of working.

I can honestly say it's been amazing to see how far I've come in such a short space of time. I feel like I've not only developed professionally but also gained a whole new perspective from stepping outside my comfort zone. I'm really excited to keep building on this foundation and contributing even more in the months ahead.

What's been the highlight so far?

The highlight for me so far has been being able to make a real difference to how the office runs day to day. I've enjoyed taking ownership of projects that improve efficiency and it's been rewarding to see the impact of those changes - making things smoother for colleagues and ultimately improving the service we provide to clients. For me, the best part is knowing the work I do behind the scenes helps the whole team deliver at a higher level.

Do you have a mantra that you always bring to your work?

I really believe in staying proactive and solution focused. My mantra is that there's always a way to make things better, whether that's improving a process, finding a quicker solution, or simply supporting a colleague to get the best outcome.

I also value positivity and collaboration, I think bringing good energy into the office makes a huge difference, especially in a busy environment. For me, it's about being reliable, approachable, and making sure the people around me feel supported so we can all succeed together.

I am currently...

...listening to: Amy Winehouse / 90's R&B / Reggae.. bit of a mixed bag!

...reading: Nothing at the moment but will pick up a new book to take to Greece. Recommendations welcome!

...watching: Currently re-watching The Hobbit & Lord of The Rings

...looking forward to: My Honeymoon to Greece at the end of September!



The great campervan revival

We have noticed a trend among our clients recently. Campervans seem to be back in fashion!

In fact, motorhome and campervan registrations rose by 38% in 2024, with buyers in their retirement making up a significant portion of new owners. Once considered the domain of budget travellers or adventurous twenty-somethings, campervans have undergone a quiet transformation.

What's behind their boost in appeal? We have a few theories.

Freedom on Wheels

Those who are currently at or approaching retirement age mostly belong to the Baby Boomer generation, or the upper end of Gen X. They grew up in the 1960s and 70s, which was the golden era of the campervan – brightly painted VW vans were synonymous with freedom, counterculture, and the open road. These vehicles weren't just transport; they represented a lifestyle, a rejection of rigidity, and a chance to wander untethered.

For many people, the idea of freedom has always been central to their vision of life after work. No more alarm clocks, no more meetings, no more business trips dictated by someone else's agenda. And what better way to embody that spirit of freedom than a ready-to-go holidaying vehicle of your very own.

Not to mention, the humble campervan has come a long way since then; they now offer everything from memory-foam mattresses to solar panels and Wi-Fi boosters. It's like taking your hotel suite with you – only the view changes every morning.

Making memories and ticking off the bucket list

We suspect that the 'bucket list' mentality is at the heart of their renewed popularity. The freedom we just mentioned opens up a whole array of exciting possibilities. That sense of adventure is widely shared – a recent survey

from a travel agency found that 42% of British retirees want to take adventure trips.

A campervan allows you to decide to take an adventure at a moment's notice, and embark even that very same day if you were so inclined. It's all at your own pace, on your terms, with minimal expense. Investing in experiences is never a bad idea.

When you have the glory and beauty of the British isles right on your doorstep, and the allure and excitement of continental Europe a short ferry ride away, the world from behind the wheel of a camper is truly your oyster. Not only that, but the journey becomes as much the adventure as the destination.

You could:

- Take a tour through the breathtaking Scottish highlands
- Visit the dainty towns and sweeping vistas of the Lake District
- Explore the rugged coastlines of Cornwall
- Take the grandkids for a weekend up on the Norfolk broads
- Visit a friend you haven't seen for a while without needing them to host you
- Catch a ferry to Calais and take a road trip around the north of France
- Spend a week exploring the depths of Wales in Snowdonia National Park or the Brecon Beacons

- Catch a ferry from Harwich over to the Netherlands and either explore the country or drive up to Scandinavia

Or, you could simply pitch up at an upscale campsite on the coast and enjoy a few days with a change of scenery. There's really no wrong way to campervan.

Redefining Retirement

The benefits aren't just material. Campervan travel encourages you to stay active and spend more time outdoors in the fresh air. Across the

UK, there are over 4,000 registered campsites, many of which double as social hubs for like-minded travellers.

The old stereotypes of retirement meaning 'slowing down' are fading. People are redefining retirement as a period of expansion rather than contraction, proving that adventure doesn't have an age limit.

Ultimately, campervans represent more than just vehicles - they're symbols of freedom, possibility, and the fulfilment of long-held dreams. For retirees with the means, they provide a rolling ticket to see the world on their own terms, one bucket list item at a time.

Dog Tales

Toby can feel the chill in the air - after a long, hot summer, autumn is just around the corner. Whilst it could be easy to feel glum about the days shortening and the temperature dropping, Toby is optimistic.

Every season brings its own unique delights; summer means bathing in sunlight, paddling in streams, laying in the cool grass, long evenings chasing his toys around the garden, and dusky walks around the nearby fields.

Autumn, on the other hand, is the season of cosiness. Moody woodland walks, the smell of damp leaves, the sound of rain on the roof of the car, stealing scraps of roast dinner, and snuggling up in comfy blankets after a drizzly excursion. How could Toby possibly be disappointed with that?

After all, summer's not gone forever - and if we had it all the time we might not appreciate it quite so much when it is here.



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