MONTHLY MATTERS

AUGUST 2024

Wealth Matters

CELEBRATING 25 YEARS

Introduction

As we write this newsletter, we can already feel a slight chill in the air. Our short-lived summer seems to be over already, and autumn will be here before we know it!

We have plenty to keep us busy and on the go over the coming months, though – a handful of birthdays (including ours and Toby's!), our upcoming webinar (read more about it later in this newsletter), the hotly-anticipated autumn Budget announcement, the US elections at the start of November, to name just a few.

This month we have a bumper edition, with lots of updates to share with you from the team.

We're starting off with an invitation to our Masterclass Webinar on the subject of Later Life Planning, followed by a video all about the evolution of WRAPS and WRAPS+, our bespoke investment proposition. We'll learn a little about a day in the life of a paraplanner and how your generous reviews help us grow as a business, before diving into our team updates.

Read on to see who visited the Wealth Matters office, hear from Julian's daughter Sophie about her work experience at Wealth Matters this summer, and meet the very newest, tiny addition to the extended Wealth Matters family. As is tradition, we'll round out with a very special edition of Toby's Tales, penned by Sophie Gilbert.

There is still time to get involved with our charity bike ride in September – read on for more information.

We hope you enjoy this edition of our newsletter.

WHAT'S NEW

Our upcoming masterclass webinar: Later Life Planning

Tuesday 22 October 2024 • 7:00pm

Hosted by Bruce Nash, Director and Certified Financial Planner

We are pleased to announce our upcoming Masterclass Webinar which will cover the ever increasingly important and complex subject of Later Life Planning.

Please save the date for what will be an interesting and insightful learning event, presented by our very own Certified Financial Planner Bruce Nash.

Bruce will be building on his previous webinars around Estate & Legacy planning and bringing these into context for other later life planning considerations, such as:

- IHT mitigation
- Equity Release
- The complex landscape of Long Term Care provision

The webinar will last for 60 minutes, is free to attend and will offer the opportunity to post questions prior and during.

We look forward to welcoming you.

To register, click the button on the left.

CLICK HERE TO REGISTER FOR THE WEBINAR

25 YEARS OF WEALTH MATTERS

The evolution of WRAPS+

As you would expect, our investment proposition has evolved over the years.

It's not enough for us to choose off-the-shelf solutions. We're really proud of WRAPS+, our unique investment framework. Watch to find out more about how WRAPS+ has evolved over the years.

CLICK HERE TO WATCH

A day in the life of a paraplanner

Our paraplanners are the backbone of our business. While your adviser is helping you map out your aspirations and aligning your financial goals, our paraplanners are working in the background to pull together all the technical aspects of your financial plan.

We asked Thusha Thurairatam, one of our paraplanners, what a day in the life looks like for her. Thusha joined the business through our Learning for Life scheme, which you can learn more about here.

Here's what Thusha had to say.

How does a typical day in the office start?
A typical day for me begins with looking at all the allocated paraplanning work and arranging briefings with the relevant adviser if it's needed. I start by prioritising my workload and mapping out my meetings for the day. Most often I find myself with lots of suitability letters and policy questionnaires to work through.

Tell us a bit about your responsibilities.
As a paraplanner I am responsible for working on full financial plans, preparing reports where necessary, writing suitability letters, and carrying out complex calculations where needed.

The reports my team and I produce outline why a piece of advice is being made. The advisers are able to navigate the meeting by going through the detailed reports to cover off the extensive analysis that has gone on in the background – every recommendation is highly considered and explored before being presented.

What's your most used phrase in the office?
Currently it's "lifetime allowance", due to the recent changes in legislation. We've also all been speculating about what future changes could happen with our new government – we're not psychic though so we will have to wait and see!

Hypothetical scenario: mid-afternoon, an urgent task falls in your lap. What is it most likely to be?
Most likely is a Capital Gains Tax (CGT) calculation for a client who is wanting to take funds out. If it's not that, it's likely to be a suitability letter for a pension transfer.

What's the best part of your job?
I really enjoy being able to solve technical calculations which can then help clients make financial decisions which would impact their lives, both present and future. Providing the advisers with reports that I know are thorough and accurate makes me feel good and is the marker of a job well done for me.

What do you enjoy most about working at Wealth Matters?
Working at Wealth Matters, every day is different and I get to deal with a wide range of clients and client situations. It keeps me on my toes and wanting to be up to date with current financial rules, in order to give the most effective reports to the advisers to present to our clients.

How your reviews help us grow

At Wealth Matters, our clients are at the heart of everything that we do. It's one of the key things that we've kept front and centre as we've grown as a business, and we will continue to prioritise excellent client service as we continue to grow.

Our growth benefits you, our clients, in two main ways.

Firstly, it ensures our longevity and ability to continue supporting you and your family on your journey to financial freedom.

Secondly, it allows us to explore new opportunities, technologies, and techniques to make sure that we are always bringing you the cutting edge in financial advice. Our recent introduction of a Discretionary Fund Management service is an excellent example of this.

To aid us in our growth journey, it would mean a great deal to us if you would take a few minutes of your time to leave us a Google review. This helps us to be more visible online and, by sharing your personal experience, you may help to encourage future clients to get in touch with us.

You will be prompted to sign in with a Gmail address in order to leave a review on our Google listing. If you don't have a Gmail account, please consider leaving a review on our brand new Trustpilot page instead.

Thank you very much in advance – your reviews help us grow, and for that we are extremely grateful.

CLICK TO LEAVE A GOOGLE REVIEW

Google

CLICK TO LEAVE A TRUSTPILOT REVIEW

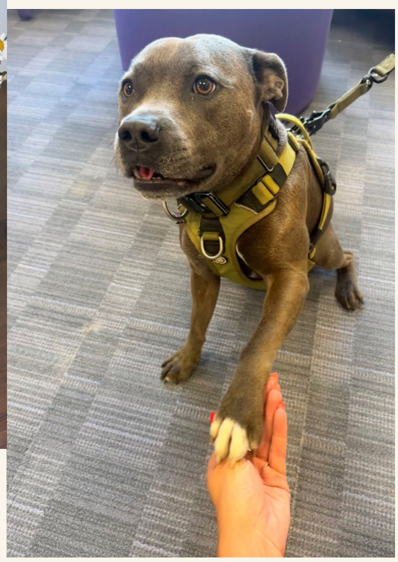
Trustpilot

A canine visitor

We had a very good boy come to visit our office this month.

Griff is a two-year-old Staffy whose mum is one of our wonderful clients. He likes to accompany her on her visits to us to say hello and show off his rolling skills. Toby was off on that day, so Griff kindly stepped in to cover as Morale Officer for a few hours.

Not only were we blessed with Griff's presence, but his mum very kindly brought in two bunches of fresh flowers grown on her allotment, which she gifted to Katherine, her financial planner, and Alison, her client relationship manager. It certainly brought a smile to their faces!



My work experience at Wealth Matters

This summer we welcomed Sophie Gilbert, Julian's daughter, into the Wealth Matters office for a few weeks of work experience. Here, she recounts her experience with us.

Despite it being the summer holidays, I have been working hard at the Wealth Matters office in Luton over the last three weeks. I have learned a lot in the short time I've spent being looked after by Kate and David, and have been asked to share my experience with all the readers of the monthly newsletter.

Every Monday and Tuesday, my dad – otherwise known as Julian Gilbert to you, the reader – wakes me up at the early hour of 6 AM. I get ready for work, putting on the smartest clothes I can find, and head off to Luton with him and Toby. We take Toby for a quick walk, briefly head off to Greggs to pick up our lunch, and eventually reach the office. I check my phone, before knitting a few rows of the scarf I am working on, as I prepare for the work that awaits me.

8:30 AM eventually comes around, and I begin work. I go to either David or Kate - depending on the day – to be given tasks to do. My day at the office usually involves creating and editing spreadsheets, organisation, dealing with paperwork, and scanning things via the printer. Of course, I have been given all sorts of tasks, but they mostly fall under the jobs that I just listed.

In addition to spreadsheets and paperwork, my day mostly consists of giving attention to our Morale Officer and beloved office dog, Toby. He often walks up to me, demanding food, or love in the form of physical affection. I cannot always deliver on the first request; he's still trying to lose weight, and I do not want to hinder his progress and undo months of hard work. But the second? Absolutely. It's a win-win: he gets the attention he wants and deserves, while I get to take a minute or two off work to look at his adorable little face and stroke his soft fur. It goes without saying that he really deserves the honour of being called the Chief of Morale here at Wealth Matters.

After a few good hours of typing away at keyboards and reorganising paperwork, I settle down for lunch with my dad. Since the weather's been surprisingly decent despite the colder start to the summer, we take Toby and sit outside. The sounds of crinkling paper bags and crisp packets fill the air as we open the food we got from Greggs: a sausage roll for me, and a sandwich or steak bake for my dad depending on what they had in the morning. Toby sits down on the floor in front of us and gives us the sweetest look he can muster in an attempt to get us to kindly donate some food to him, but after almost nine years of living with him, my father and I have learnt not to give into the temptation of letting our favourite canine snack on our food. I finish off my lunch with a quick drink, have a break, and then go back inside to continue work.

When I've completed all my tasks for the day, I am free to lounge around after 5 PM and sit on my phone while I eagerly wait for Julian to finish off his meeting and take me home. I sit back in my seat and relax, knowing that I have finally got through another day of hard work and fussing Toby.

In conclusion, I have had a brilliant time here and will be coming back at some point in the future for sure. I have loved being able to chat with everyone at the office, being able to work with people like Kate and David, and – of course – getting to spend time with everyone's favourite canine, Toby. I have learned lots of skills: how to use Microsoft Excel properly, how to upload documents to Intelligent Office, and many, many more.

I am sad to be leaving after a brilliant few weeks, but completely and utterly relieved to not have to wake up so horribly early. It has mostly been worth it, but waking up at 6 AM is reserved for school and school only.

Rest assured, I will return whenever my dad needs an extra worker at the office.

Charity **Bike Ride**

SUNDAY 15 SEPTEMBER 2024 • 9:00AM START

Join us for a 55-mile fundraising bike ride through the beautiful counties of Bucks, Herts and Bedfordshire.

Click here for more information

Last month we announced our 2024 Fundraising Challenge for Wealth Matters: a 55-mile bike ride!

This year, we would like to invite our clients to join us in this fundraising activity. You do not need to be a professional cyclist. There will be lots of food and drink stops and we shall be going at a gentle pace.

All funds raised will be split evenly between our two chosen charities:

Oracle Cancer Trust and **Rainbow Trust Children's Charity.**

WHEN?
Sunday 15 September, leaving from the Wealth Matters head office in Luton at 9:00 am. We expect to finish at around 3pm, which allows time for a coffee stop and a pub lunch. You can park at the office and bring your bike in your car.

WHERE?
We will be cycling a 55-mile trail through the beautiful counties of Hertfordshire, Bedfordshire, and Buckinghamshire. The route is not too strenuous, is mostly flat, and features minimal hills!

WHO?
Five of the Wealth Matters team have signed up to participate and we would like to invite our wonderful clients to join us. We would ask that clients fundraise £200 per entry, to help us hit our target.

If you would like to take part in the 55-mile cycle, please contact Christine Daniels at christine@wealth-matters.co.uk.

Even if you do not wish to join in the cycle itself, we would love to see you there along the route with your friends and family to show your support. If you wish, you can also make an online donation to our fundraiser via the link below.

CLICK HERE TO DONATE

Baby news!

Last Thursday, our paraplanner Rachel gave birth to a healthy (and adorable) baby girl! Daphne Sue Taylor was born at 10.13am weighing 9lb 11oz.

Her parents are absolutely smitten and settling in to their new routine of nighttime feeds, nappy changes, and lots of newborn cuddles.

Congratulations to them all!

Dog Tales

Toby has been *incredibly* busy since the summer holidays started. Busy sleeping and eating, I mean. Our favourite furry friend has been embracing his lazy side – when he's not occupied with being the Morale Officer in the office, he has been snoozing the day away and scoffing on his favourite food.

Mind you, Toby doesn't exactly stop eating when he isn't at home, as we all know. Recently he stole David's Subway sandwich and has kept up his habit of snatching wrappers out of the bin; paper bags from Greggs have continuously been discovered in his bed by the team at Wealth Matters. Thankfully, he hasn't stolen anything else during Sophie's time doing work experience in the office, but we never know with Toby.

And somehow, he gets off scot-free most of the time. It must be those adorable eyes of his; the shimmer of innocence in them (that just so happens to appear right after he's taken something he shouldn't have) is truly captivating.

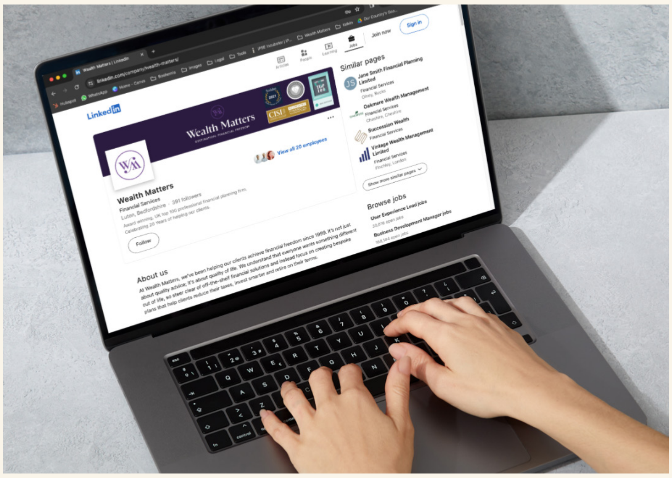
So, if you ever visit Wealth Matters with food on your person, be very wary. A certain canine may very well be sniffing around for a morsel of food, waiting for the time to strike.

By Sophie Gilbert

Keep up to date with us on LinkedIn

If you don't already follow us on LinkedIn, then you're missing out! We would love to connect with you over there, so that you can keep up to date with all our latest news, articles, and updates from the team – just click the button below to go straight to our profile.

Click here to connect with us on LinkedIn



If there is anything you wish to discuss with your Financial Planner, please do not hesitate to contact us.

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