

MONTHLY MATTERS

JUNE 2024



Wealth Matters

CELEBRATING 25 YEARS



Introduction

It seems as though we're finally enjoying some of the summer heat we've become accustomed to! We're taking full advantage of the glorious weather, getting outside whenever we can and soaking up the beauty that is the English countryside in summer.

If you're noticing your mood lift with the longer, brighter days, there's a reason for that. Vitamin D, which we get from the sunshine, is a natural mood and energy lifter. That's one more excuse to spend more time outdoors this summer!

While you're enjoying the hot summer days, remember to drink lots of water, stay in the shade when the sun is at its strongest, and wear SPF. Don't forget to help your pets stay comfortable, too. If you have a dog and a garden, get them a paddling pool - you'll be just as entertained by it as them, trust us.

In this month's newsletter, we've laid out three easy steps to take a financial health check now that we've passed the midpoint of the year. We've also reflected on our experience at the Adviser 3.0 conference and have shared a third of our 25th birthday videos. In team news, two of our team members recently ticked off a bucket list trip to Jamaica. They were kind enough to share their experience (and some beautiful photographs) with us. Finally, we round off the newsletter with Dog Tales, reflecting on summer and stock markets.

We hope you enjoy this newsletter.

WHAT'S NEW

MONEY MATTERS

Time for a mid-year review

A recap of Adviser 3.0

25 years of Wealth Matters:
videos

TEAM NEWS

Francesca and Katherine's
bucket list trip

DOG TALES

What has Toby been up to?



Mid-Year Review: three simple things you can do to keep your finances healthy

Now that we've sailed past the midpoint of the year and summer is finally here, we've arrived at the perfect moment to stop and take stock of your finances. Just as you might tidy up your home, carrying out a quick clean up of your financial situation can bring clarity, reduce stress, and set you on the path to achieving your financial goals.

Here are three simple but effective steps you can take to spring clean your finances.

1. Review, organise, and update your financial and legal documents

This includes bank statements, credit card bills, loan documents, investment statements, Wills, Powers of Attorney and more. Start by gathering all your paperwork and sorting them into categories. You can create physical folders or use digital tools to scan and store documents electronically.

Check each one for accuracy as you go and arrange to make updates if needed – for example, you may have experienced life events that you'd like to reflect in your Will. We have a handy form that you can use to make these changes – if you would like one, please ask your Financial Planner to send you the template.

Make sure that they are in a safe and secure location. Your loved ones (and/or nominated Attorneys) should know where to find them when they're needed.

2. Review your goals

Growing your wealth without a goal in mind is like getting in the car and driving away with

no destination in mind. If you need inspiration for some of the bigger goals, take a look at our recent article about why you should have a bucket list.

You might now have a new short-term goal you'd like to focus on, such as a holiday to a specific destination or re-landscaping the garden. If this is the case, you will need to adjust your budget and drawdown as needed to allow for it.

3. Check in with your financial planner

Regular reviews with your financial planner are crucial to your success in becoming financially independent and staying on track. Life moves quickly and can throw all kinds of unexpected events your way, so it's imperative to keep your planner up to date with these. That way, they can make sure your financial plan is working as hard for you as possible.

If your family or friends don't already have a financial planner, we urge you to put them in touch with us to chat through the possibilities. As you know, managing finances can be complex and time-consuming. Enlisting a financial planner can help keep everything on track and in one place, providing expert advice and a robust financial plan tailored to their specific needs and goals.

Set aside an afternoon in the garden with a glass of lemonade and complete these actions with your partner. A few hours' work will help to set yourself up for a financially healthy and successful rest of the year.

A recap of Adviser 3.0

Last month, several members of the team attended Adviser 3.0, a conference hosted by our partners at Timeline Portfolios, which focused on the future of financial advice and sharing best practice across the profession.

At Wealth Matters, it's important to us to be at the forefront of industry developments so that we can continue to provide the very best service to our clients. This is why we place such an emphasis on training, learning, and attending events such as Adviser 3.0 - there is always more knowledge to be had, especially with the speed of technological advances these days!

We asked the Financial Planners who attended what their personal highlights were. Here's what they said.

My highlight was speaking at the conference, sharing my experience of growing a business to £5 million and beyond. I was also interviewed on a panel with Louise Jeffreys, MD at Gunner & Co. and Zoe Till, Partner at Nelsons.

These kinds of events are important, as they enable networking, best practice sharing, and reporting on what's new in the industry. We always come away from these events with lots of fresh ideas on how to enhance the service we offer to our clients.

- Julian Gilbert

For me, the highlight was seeing the progress being made on investment platforms, making onboarding and client contact more streamlined. This should benefit our clients massively in the future, reducing paperwork and allowing the systems we use to speak to each other seamlessly.

- Katherine Pautard

The very motivating and inspiring speech from Deborah Meaden was my highlight. I also learned a lot about lots of cutting-edge platforms on the rise, which I'm excited to see come into general use. I think it'll make a huge difference for our clients' experience with us.

- Cameron McKay



25 Years of Bruce Nash

Last month we introduced you to the first two of our 25th birthday videos, which we filmed at Luton Hoo back in February. Now, we'd like to hand over the spotlight to Bruce Nash.

Bruce has been with Wealth Matters since the very beginning and has been integral to the continued growth and success of the business. In this video, he reflects back on the past 25 years with Wealth Matters.



[CLICK HERE TO WATCH](#)

Francesca and Katherine's bucket list trip

There's no time like the present to start things off your bucket list. In April, Francesca, our Business Manager, and Katherine Pautard, one of our Financial Planners, took a dream trip together to Lucea in Jamaica.

Here, they reflect on their experience and shared these gorgeous photographs of the breathtaking scenery.



Why did you choose Jamaica?

It has always been on both our bucket lists. We've both always wanted to go to the Caribbean (mainly for the food!) and Jamaica seemed an incredible place to start.

Lucea is between Montego Bay and Negil, and it was a great base to both relax and explore.

Did you get up to any exciting activities?

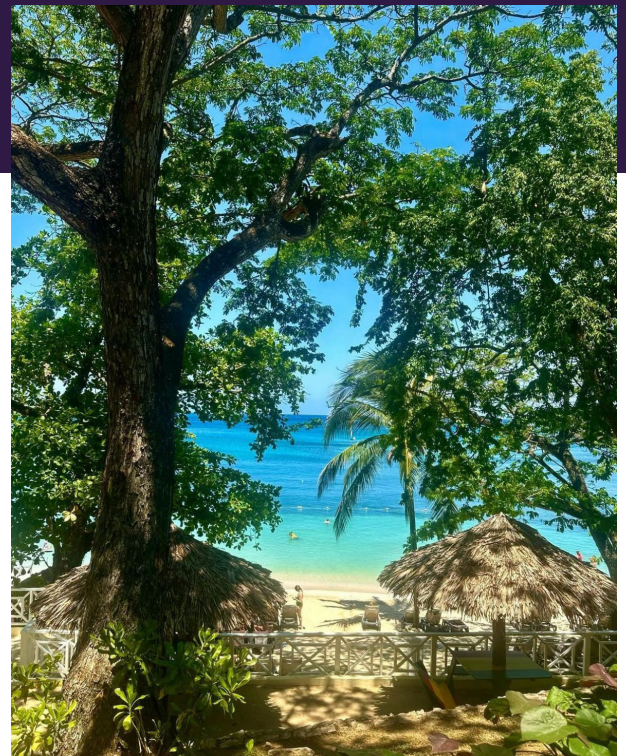
We did! We did an ATV driving tour through the hills, which was an amazing way to see the island. Seeing the sights and visiting the local markets were also big highlights.

The locals are incredibly friendly and go out of their way to help - amazing customer service and such a welcoming culture in general. The sunset at Rick's Cafe in Negril was unforgettable (photo below).

How does it feel to have ticked off a bucket list item?

Amazing. Of course the trip itself was phenomenal, but the build up was really exciting too.

That feeling was a great way to experience the thrill of achieving your goals and keeping us focused on ticking off even more.



Do you have any words of wisdom for others hoping to make their bucket list a reality?

Stay focused and dream big. You only have one life, so work out what you really want and then go for it.

Where's next on the list?

Italy, for sure!



Dog Tales



Summer is in full swing and Toby is in his element. Balmy evening walks, BBQs (prime sausage-stealing opportunity!), dipping his paws in streams and rivers to cool off. Naps in the garden in the sun. His fresh summer trim. It truly is a dog's life.

When things are on the up, it's easy to feel as if it will stay that way forever. But of course, we can never predict what the future holds, and in some cases we can conveniently forget the things that we know are coming (UK winter, anyone?). This is especially true of the stock market - when it's doing well, life feels good. But when it dips, people start to panic and worry that it will never get good again, forgetting that ebbs and flows are part of its very nature. But patience and a robust plan holds out, and summer always comes back around like clockwork. Trust us.

So take a leaf out of Toby's book and embrace summer. Store the memory of it up to carry you through the cooler months, safe in the knowledge that it will come back around again.



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

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