

# MONTHLY MATTERS

## MAY 2025



# Wealth Matters

CELEBRATING 25 YEARS



### *Looking back on May 2025*

It is said that it's impossible to feel despair and gratitude at the same time. Therefore, in moments of difficulty, practicing gratitude can be a salve.

The month of May marked Mental Health Awareness Month, and in the spirit of the occasion we have been doing lots of reflecting on what we are grateful for.

We are grateful for a great many things: for our wonderful clients, our stellar and highly qualified team, for over 25 years in business, for Toby's well-timed comedy moments, for the causes we are fortunate enough to support, and for the opportunities that find their way to us.

We were honoured to be asked to deliver a keynote speech at the Adviser 3.0 conference on 15th May. We have shared our reflections on what was an overall fantastic experience.

Recently, a nursery we support put some of the money to a very good use indeed, which cheered us to see - read on to find out how they used the funds. We'll also share what an egg can teach us about strategy... yes, you read that correctly!

We'll then visit a day in the life of one of our paraplanners, before discussing six small steps you can take to improve your mental wellbeing.

And finally, as ever, read about Toby's antics last month.

We hope you enjoy this newsletter.

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# Our experience at Adviser 3.0

This month, we were honoured to be invited to deliver a keynote speech at Adviser 3.0, a conference for financial planning professionals to share learnings and best practice across the industry.

Julian Gilbert, our founder, and Katherine Pautard, partner and financial planner, delivered their presentation to resounding acclaim. They discussed the growth of Wealth Matters, the importance of developing your staff, and deciding what kind of business you want to create and shape as a business leader. One attendee said later on LinkedIn that "it was a powerful session rooted in real experience and shared values".

We're always proud to be asked to share our expertise - in fact, it's one of the things that Julian enjoys the most about his role. We believe that good practice shouldn't be gatekept and that collaborating and sharing learnings across the industry benefits the profession as a whole.

Here's what Katherine had to say about the experience:

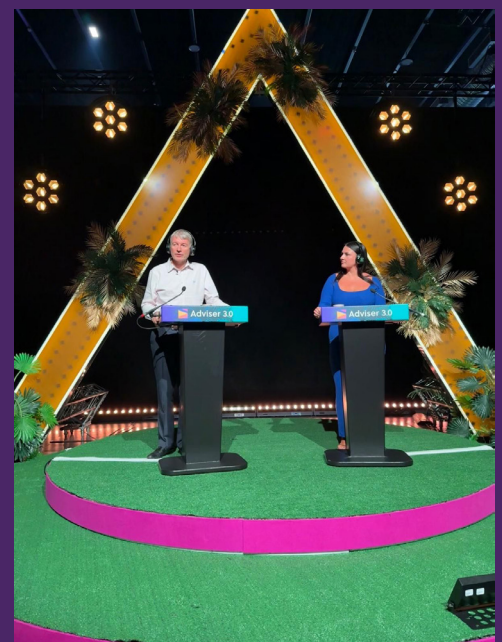
"It is always great to hear like minded people speak at conferences, allowing us to develop our own knowledge and maybe take a different view on something. This year, there was a lot of focus on making sure our clients are truly happy, especially in retirement, and it just highlights again the importance of that bucket list. It was also great to hear Chris Hoy and Tim Peak speak - they were very inspiring.

It was a great honour to be asked to speak at a conference in front of some of the best financial planners and businesses within the industry, in the hope that they can take something valuable away from the talk to implement in their own businesses."

Julian also added:

"For myself, the most inspiring speaker was Sir Chris Hoy. His journey as an Olympian and how he mentally focussed himself on winning and avoiding distractions was fascinating. He is an amazing sportsman, but also conducts himself with such dignity. Especially given the health challenges he and his wife are facing. He is an inspiring human being and we need more people like him.

I was very honoured to have Wealth Matters be asked to speak. There were 600 delegates there and it is one of the most prestigious financial planning conferences around. I really enjoyed doing this as a team effort alongside Katherine. I often do speeches with colleagues, as it emphasises our team approach. Katherine added a lot to the speech; I'm proud of her development, alongside the rest of our company."







## Max's nursery funding

We deeply believe in the importance of caring for our staff and in giving back to the community. So, it's always a joy when the two manage to come together in a meaningful and lasting way.

Max, the son of Chris James – one of our financial planners – attends a lovely nursery in Kettering. Chris pays the nursery fees through a salary sacrifice scheme. As part of this arrangement, the nursery receives bonus funding each month directly from Wealth Matters, allowing us to make a small but significant difference to a place that matters to one of our team.

Each year, Chris and the nursery collaborate to decide how best to spend the additional funding. Two years ago, it was used to buy a set of scooters. These quickly became a favourite among the children – so much so that they turned into a bit of a hazard! Staff found themselves constantly on alert, dodging enthusiastic toddlers zooming around with glee.

This year, they came up with a brilliant and practical solution: to build a dedicated scooter track in the nursery garden. This purpose-built track allows the children to enjoy racing their scooters in a safer, more structured space. Staff are relieved, and the kids are delighted – truly a win-win!

Nikki, the nursery manager, shared that “the kids adore it and it’s really changed the dynamics of how the garden is used.” What was once just an open space is now a buzzing little circuit of joy and energy.

It’s really lovely to be able to provide support for something that may seem small, but actually has a meaningful impact. This track will benefit the nursery for years to come, long after Max has moved on to school. It’s a lovely legacy for him – and for us – to leave behind.







## Why training days matter at Wealth Matters – and what an egg can teach us about strategy

At Wealth Matters, we know that excellence doesn't happen by accident – it's built on continuous learning, collaboration, and a touch of creativity. That's why our recent training day was more than just a diary entry; it reflected who we are and what we stand for.

We kicked off the day with an unusual but surprisingly revealing challenge: an egg-throwing competition. Yes, you read that right. Teams were tasked with building contraptions to protect an egg being hurled for maximum distance – and no, not all of them survived the landing. But this wasn't just for laughs (though there were plenty of those). It was a brilliant exercise in team dynamics, strategic thinking, and problem-solving under pressure – all key ingredients in how we work with our clients and each other.

The rest of the day focused on case study collaboration, and technical sessions to sharpen our financial planning knowledge. Whether it was brushing up on the latest financial planning legislation or refining how we communicate with clients, the goal was the same: to make sure we continue to deliver outstanding service that genuinely makes a difference.

Training days like this aren't just a box-ticking exercise for us – they're an investment in our people, our culture, and ultimately, our clients. Because the stronger and more connected our team is, the better the outcomes we can deliver for those who trust us with their financial future.

Here's to more learning, more laughter, and maybe a few more broken eggs.



*The winning team in action!*

*Bruce Nash (Director) and  
Graham Dormer (Financial Planner)*



## A day in the life of a paraplanner

Our paraplanners are the backbone of our business. While your financial planner 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 starts with looking at all the allocated paraplanning work allocated to me by my Financial Planner, Katherine and working in an order of complexity and priority.

Last year, we made a key change in our Paraplanning structure, which meant we now have allocated Financial Planners and clients instead of pooling work. I have the absolute pleasure of working with Katherine and her clients.

Each morning I map out my day's work, 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.

### 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.

### Why do you think Paraplanners are important?

There are so many complexities in Financial Planning and you must keep up to date with constant legislation changes to ensure a clients plans are still relevant and will allow them to reach their personal financial goals.

With Financial Planners needing quality time to spend with their clients, they need a reliable support staff with the same qualifications, education, and knowledge they have to do the technical work and research in the background.

Not all Financial Planning Firms hire Paraplanners, or expect them to be as highly qualified as we do at Wealth Matters, and I always wonder how they manage to get everything done to support the clients correctly. Paraplanners are a vital piece of the Financial Planners Puzzle.





## Six small steps to improve your mental wellbeing

Now more than ever, the importance of mental wellbeing as well as physical wellbeing is being widely understood. All of us will experience periods of low mood or feeling a bit down at some point in our lives – that’s just a part of life. What matters is what you actively do to combat those feelings and raise your spirits.

As we close out on Mental Health Awareness Month (1-31 May), we’ve been reflecting on some of the things that are small in scale but large in impact when it comes to feeling your best. Here are six easy steps you can take to improve your overall mental wellbeing.

### Exercise

It’s been widely proven that exercise is a great mood booster. Just 10 minutes of brisk activity can reduce cortisol (the stress hormone) and enhance your mood, as well as the physical benefits that come along with staying active. You can’t lose!

### Eat well

The well-worn phrase ‘you are what you eat’ is very applicable here. A diet that incorporates lots of fresh, nutrient-rich food will set you up for feeling your best. That’s not to say that you can simply eat your way into feeling happy – not at all. But a balanced, colourful diet will help keep your brain and body happy, well-fuelled, and full of energy.

### Engage in hobbies

This is a very important one. It’s easy to get sucked into a routine of work, life admin, familial duties, and so on. But it’s equally important to make time to do things that you truly enjoy, and that you are doing purely for enjoyment’s sake. It could be as adrenaline-seeking as paragliding, as simple as listening to records with the volume turned up high, as active as training for a 10km, or as ambitious as acting in a community theatre production. Find out what makes you happy and do more of it.

### Socialise outside of your household

This can go hand-in-hand with hobbies. Spending time with your family is important too, of course, but building a community and

a network of friends is crucial for your mental wellbeing and can be extremely fulfilling. You could join a running club, volunteer, or start a book club with your best friends. Anything that gets you out of the house, meeting new people, and spending time in good company is a boon for the soul.

### Practice gratitude

Getting into the habit of regularly stopping and thinking about the good things in your day, no matter how big or small, can work wonders for reframing your mindset and keeping you positive. Make it a part of your bedtime routine – either think of or write down three things that were good about your day. They don’t always need to be groundbreaking – what you had for dinner is a perfectly acceptable answer!

### Set goals

Having something to work towards is a great motivator. This is where things like a bucket list and a robust financial plan come into play – they can provide the structure and momentum that you need to make those goals a reality. Revisiting goals regularly can be an exciting way to keep in good spirits. Having exciting plans to look forward to is a great mood booster!

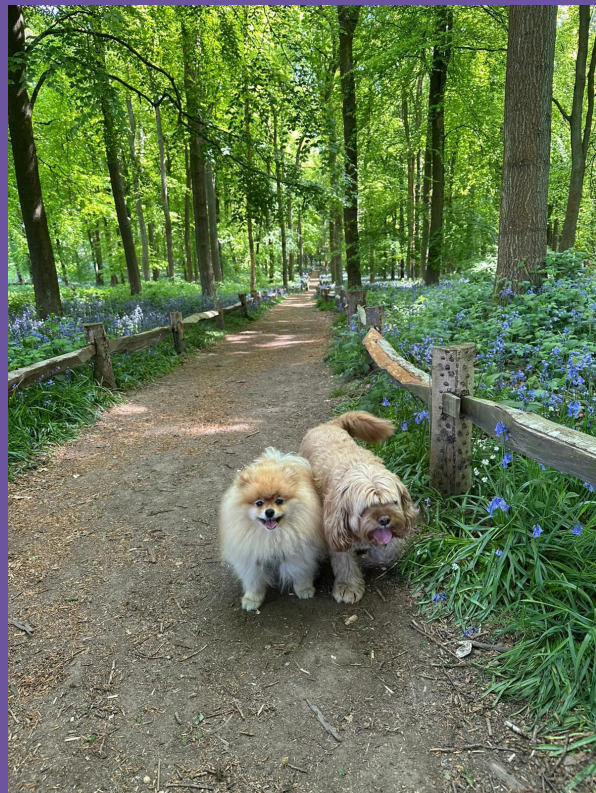
# Dog Tales

In the spirit of focusing on wellbeing, Toby has been thinking about what he does to lift his spirits. Aside from stealing contraband snacks, his favourite mood-boosting activity is a hearty walk and a bit of fresh air.

Freidrich Nietzsche once said that “all truly great thoughts are conceived by walking”, and we couldn’t agree more (although Toby’s more of a Dogcrates fan, personally).

Countless studies over the years have shown the benefit of an excursion outdoors, however brief – walking briskly can help you build stamina, reduce stress, and make your heart healthier. It can also boost your mood, your focus, and your overall sense of wellbeing. Even just a 10 minute walk can boost your concentration levels by around 20%, according to a study by the University of Bristol. What’s not to love?!

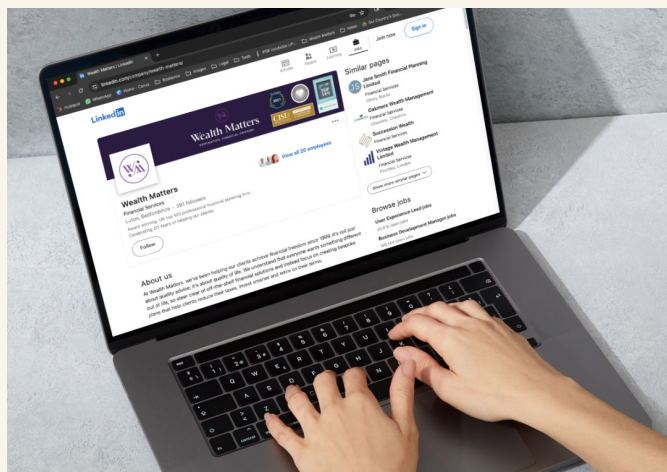
Toby is a great advocate of a walk, whatever the weather. With his sidekick Benji in tow, he gleefully embraces the benefits of time spent in the great outdoors.



## 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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**Wealth Matters**  
CELEBRATING 25 YEARS

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