

MONTHLY MATTERS

SEPTEMBER 2025



Wealth Matters

CELEBRATING 25 YEARS



Looking back on September 2025

September was an exciting month for us here at Wealth Matters, with plenty going on as ever!

We opened the month with our long anticipated charity bike ride through the Moselle Valley. If you were following along the email updates, you will have enjoyed a glimpse of the gorgeous scenery the team enjoyed as they completed the challenge. We'll give a brief recap of the ride and an update on our fundraising target later in this newsletter, so no spoilers here!

We were also delighted to be the recipients of an award from FT Adviser - more on that later.

Then, we've shared a little more detail about our next webinar, which takes place in just a few weeks' time. This session will focus on a WRAPS+ update, including performance. There's still time to sign up! Read on for more information.

Our investment team has summarised 4 easy things you can do in the lead up to the end of tax year to make best use of your allowances and optimise your tax position. Following this, we have an important update to share with you about upcoming changes to Transact, our client portal.

Finally, we'll recap the charity bike ride fundraising target and, always, hear from our favourite canine columnist, Toby.

We hope you enjoy this newsletter.

IN THIS NEWSLETTER

MONEY MATTERS

How to keep more of what you earn: 4 easy wins before tax year end

Our upcoming webinar

Changes to Transact

TEAM NEWS

Our latest award

A final recap of our charity bike ride

DOG TALES

Toby muses on the waterways



We're a Top 50 firm!

We were delighted to receive an award this month at FT Adviser's Financial Advice Forum. We were recognised as a **Top 50 Boutique Adviser**, which is one of the most selective industry accolades.

This award is given based purely on industry recognition, not by application, which makes it all the more meaningful.

A huge thank you to our clients for making this possible – your confidence in us and the relationships we've built together are what allows us to deliver advice and service worthy of this recognition. This award is as much yours as it is ours!

Two of our financial planners, Audra Sakaliene and Graham Dormer, attended the event to accept the award on behalf of the whole company. We caught up with Graham to get the full story.

How did it feel when you heard Wealth Matters had won the FT Adviser Top 50 Boutique Award?

It was a really proud moment. Inside the business, we know how much effort goes into looking after clients every single day – but to have that recognised externally is special. This isn't just about us celebrating as a team; it's a reflection of the trust clients put in us and the results we help them achieve. To me, it felt like a win we share with every client who has chosen to work with us, because they're the reason we do what we do.

Why do you think we achieved this recognition?

I believe it comes down to the standards we hold ourselves to. We never settle for 'good enough.' Every piece of advice, every plan, every review is done with the mindset of, would this be the right

decision if it were my own family? That requires effort, commitment, and determination from everyone in the business – Financial Planners, Paraplanners, the admin team, and support staff. Clients don't just see one person; they benefit from the combined expertise and care of the whole team, and I think that's what sets us apart.

What does financial planning mean to you, personally?

For me, financial planning is about giving people confidence. It's about helping families feel secure in their future, achieve the goals that matter most to them, and enjoy the rewards of their hard work without uncertainty hanging over them. We're not just dealing with investments or pensions; we're helping people live the lives they want – whether that's retiring earlier, supporting children through education, buying a holiday home or simply sleeping better at night knowing everything is under control. That sense of clarity and peace of mind is what I value most about this job, and I think that's what clients value too.



OUR NEXT WEBINAR

WRAPS+ Update

with our Discretionary Fund Manager, Timeline Portfolios

TUESDAY 21 OCTOBER 2025 • 7:00PM



HOSTED BY
KATHERINE PAUTARD

There is still time to register for our next webinar, which will be taking place on Tuesday 21 October at 7:00pm.

In this session we will be giving a comprehensive update on our WRAPS+ portfolios, supported by our investment partners at Timeline Portfolios. Here's a snippet of what you can expect:

- An update from our Annual Investment Committee, which was held over the summer
- An overview on how our WRAPS+ portfolios have performed, compared to other providers
- We'll touch on the global impact of the tariffs in the USA
- To round up, we will give a brief summary of the general state of the markets in recent months

The webinar will be hosted by Katherine Pautard, Partner and Financial Planner, with the following guest speakers giving presentations in their respective areas of expertise:



Bruce Hallman
Head of Investment Planning
Wealth Matters



Laurentius van den Worm
Head of Investment Strategy
Timeline Portfolios



Mike Parker
Regional Director
Timeline Portfolios

This will be an engaging and insightful look under the hood of the investment portfolios that support your financial plan, and will be of interest to all clients who are curious about performance and how we manage, monitor, and review our WRAPS+ portfolios.

To register for the webinar, click the button below and complete the sign up form. We will send out a recording of the webinar to all registrants.

You are encouraged to submit your questions in advance at the point of sign up. Pre-submitted questions will be prioritised due to time constraints, but there may also be opportunity to ask questions on the day if time allows.

[Click here to register your place](#)



How to keep more of what you earn: 4 easy wins before tax year end

As we approach the end of another tax year, it's worth taking a moment to check in on the quieter side of your finances – the allowances, reliefs, and thresholds that can make a real difference to your overall position.

These “easy wins” aren’t about cutting corners – they’re about being deliberate with what you already have. With a little fine-tuning before the tax year-end, more of your wealth can stay invested in your future rather than being lost to unnecessary tax.

Here are a few simple steps that can help you hold on to more of what you earn before 5 April rolls around.

1. Use your ISA allowance

ISAs remain one of the most straightforward and tax-efficient tools available. Each adult can invest up to £20,000 per year free from income and capital gains tax.

It's often worth using your full allowance early rather than leaving it to the last minute, particularly if you're investing for growth. Couples can double up, sheltering £40,000 between them each year. It's a simple, effective way to build long-term wealth without extra tax drag.

2. Maximise pension contributions

Pensions continue to offer some of the most generous tax advantages available to higher earners. Contributions attract tax relief at your highest marginal rate, and if you're close to the annual allowance (£60,000 for most people, subject to earnings for personal contributions), it's well worth checking if you can carry forward unused allowances from the past three tax years. Contact your financial planner if you are considering this and they can carry out the calculation for you.

Not only does this reduce your taxable income, but it also strengthens your retirement position. Just be mindful of the tapered annual allowance if your adjusted income exceeds certain thresholds, and of course you will want to take into account

the fact that pensions will form a part of your estate for Inheritance Tax (IHT) from 2027 onwards. Your financial planner will guide you on this – it's one of those details where good advice pays for itself.

3. Think about gifting and legacy planning

IHT remains firmly on the government's radar, and proactive planning continues to make a difference, especially with the changes we mentioned coming into force in April 2027. Each year you can gift up to £3,000 without affecting your estate, or make larger gifts that will leave your estate after 7 years, if you're comfortable doing so strategically.

As a brief reminder, here are some of the additional allowances you could make use of on top of the £3,000 gifting allowance:

- Gifts out of your normal income that don't affect your standard of living.
- Wedding or civil partnership gifts: up to £5,000 for a child, £2,500 for a grandchild, £1,000 for others.
- Small gift allowance: you can give £250 to as many people as you like per year, and it will fall outside your estate for IHT.

If you're supporting children or grandchildren, it can be a meaningful way to pass on wealth while you're around to see the benefit whilst keeping future liabilities in check. If this is something you'd like to explore, your financial planner can help you decide on the best course of action within the context of your overall financial plan.

4. Check the details (or let us do it for you)

Small details often have the biggest impact: salary sacrifice for benefits, efficient use of allowances between spouses, and making sure income distributions align with your wider goals.

Your annual review with your financial planner helps ensure that everything is optimised, your allowances are being used effectively, and your plan is firmly on track to meet your goals and needs.

Multi-Factor Authentication to be compulsory on Transact



At Wealth Matters, we take the security of your personal information seriously. We also make a point of partnering with platforms who share this dedication to security.

As a client you will already be familiar with our client portal, hosted on Transact. This portal allows us to share information between us in a safe, secure, encrypted way, and give you a full view of your portfolio at the touch of a button.

We are pleased to share that, as of December 2025, Transact will be making Multi-Factor Authentication (MFA) compulsory for all users. This will introduce an even higher level of security for clients and advisers alike, and supports our dedication to handling your data with the utmost care.

What is Multi-Factor Authentication?

Until now, you only needed a username and a password to log in. MFA adds an extra step to the process, using a second authentication method to double check that it's really you.

The secondary authentication could be a code texted to your phone number or sent to your e-mail address, or a unique code generated by an authentication app on your phone. You've probably used this method elsewhere when logging into services such as your bank account or mobile phone provider.

How does this work?

Some of you may already have set this up previously. For you, nothing will change. If you don't already have MFA set up, you will be prompted to do so each time you log in to the platform. If you're not ready to do so, you can close the notification and it will appear again when you next log in. However, from December onwards, you won't be able to progress past the notification to use the platform without setting it up first. We would encourage you to do this as soon as you can, to avoid any disruption to you as a Transact user.

You will also be able to log the device you log in on as a 'Trusted Device', which means that you won't need to use MFA every single time you log in. Instead, the platform will ask you for it periodically to check it's still you, but will otherwise bypass the feature. It's important to only use this feature if the device is private and only used by you. Don't use this feature on shared or public computers.

Any questions?

If you are unsure about how to use or set up this feature, please ask your Client Relationship Manager to assist you. We will be happy to walk you through it.

A recap of our bike ride

182 MILES COVERED THROUGH THE MOSELLE VALLEY

They did it! Our cyclists and their support team covered 182 miles from Luxembourg to Koblenz to raise money for our two chosen charities. They did a fantastic job and deserve a very hearty "congratulations" for their achievement.

We have raised £5,445 towards our £6,000 target. A huge thank you to everybody who has donated so far!

If you would like to make a donation to help us hop over the finish line and reach our goal, you can do so by clicking the link below. Anything is gratefully received and will go towards two very worthy causes.

[CLICK HERE TO DONATE](#)



Dog Tales

Toby is quite the fan of messing about on the river. Not just the song, though that is a classic - the activity. Gliding along the waterways is serene, picturesque, and varied.

One moment it's all calm sailing, watching the world go by; the next, you're hopping on and off the boat, tying up ropes, and hauling the boat through locks and weirs. Or else, you're powering full steam ahead through a long tunnel with only a light and a horn to warn other boats of your presence.

It occurred to Toby, on their latest boating excursion in France, that navigating the waterways is quite comparable with navigating your finances. The destination - a secure future - may be clear, but the route is rarely straightforward or predictable. The current can shift with the winds of the economy, unexpected expenses may swirl like hidden eddies, and tempting detours can lead to shallow waters. Your success depends not only on a sturdy vessel, but on the wisdom and guidance of a skilled lock keeper - your financial planner.

The lock keeper understands the system's flow, opening and closing gates to balance changing water levels and ensure smooth passage. Without their help, a traveller might rush ahead and run aground or drift aimlessly in stagnant water. With careful timing and knowledge, they help you to move steadily forward, assisting with transitions through junctions from one phase of the journey to another, and recommending the best course of action for the route ahead.

Perhaps more financial planning meetings should take place on the canal? Toby is certainly in favour of the idea!



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

Email: info@wealth-matters.co.uk

Tel: 01582 720511

Head Office:

727 Capability Green, Luton, Bedfordshire, LU1 3LU



Wealth Matters
CELEBRATING 25 YEARS

DISCLAIMER: The content in this newsletter is for information purposes only and does not constitute financial advice. You should always engage the services of a fully qualified financial adviser before entering any financial contract.