Wealth Matters

DESTINATION: FINANCIAL FREEDOM

CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT ACCREDITED FINANCIAL PLANNING FIRM™

The Wealth Matters Service

At Wealth Matters we believe that holistic financial planning and advice can add significant value to our clients. We are pro-active in our advice and ideas, rather than reacting to events after they happen. We want to earn the right to work with you, well into the future, which is why we prefer to develop long-term relationships, built on trust, solid advice and regular reviews.

It is because of this belief that we provide a specific service designed to help keep you on track with your financial goals. Set out below are the benefits you will gain from being a Wealth Matters client.

Your Annual Review

- Taking the time to understand your goals and priorities so we can tailor our advice to help you meet them
- A comprehensive review of your financial strategy by looking at any changes in your circumstances and making recommendations to keep you on track with your goals or handle adjustments to accommodate new priorities
- Annual Reviews can be held in our offices or via video conference, utilising screen sharing for a more effective meeting
- The use of Timeline software to test your strategy against a multitude of scenarios

Communication

- You will receive a quarterly WRAPS™ email focused on educating you on key principles of effective financial planning
- A monthly newsletter containing interesting articles on a range of financial planning areas including topical commentary on areas such as the budget
- Reminders by email to advise of upcoming key financial planning deadlines that may impact you, with recommended actions
- You will have access to a secure online portal providing secure messaging, document sharing, portfolio overview and the ability to update your details
- Your WRAPS™ portfolio key information is available in our client-only access pages on our website, 24 hours a day
- Access to our regular webinars covering various aspects of financial planning

Pensions

- Wealth Matters specialise in pension planning and we will work with you to maximise your tax savings and to reach financial independence
- We will review the performance of any existing personal or occupational pension products to ensure they continue to align with your financial goals
- A proactively managed drawdown service to ensure income is drawn in the most sustainable way possible as markets fluctuate

Protection and Trust Planning

- In an unpredictable world we can help you adopt suitable protection vehicles to protect against accident and sickness, loss of income, serious illness, death, inheritance tax and professional liabilities
- Specialist Trust planning to minimise inheritance tax and enable you to maintain control of your assets for your children and future generations

Tax Saving

- Reducing your tax liabilities through sophisticated financial planning and the use of tax efficient savings and investment vehicles
- Providing inheritance tax planning as part of your comprehensive financial plan
- Proactive consideration given to fully utilising annual allowances

A Highly Qualified team

- As an Accredited Financial Planning firm, we are recognised for the high level of qualifications held by our Financial Planners
- Your appointed Financial Planner who will get to know you and your circumstances and is available whenever new advice is needed
- Our Diploma-qualified Paraplanners are able to provide technical support to help with any technical queries over the running of your portfolio and use of allowances
- Your dedicated Client relationship Manager will support you in the completion of any agreed actions

The Experience

- We aim to return phone calls and emails within 24 hours
- All policy documents and applications are mailed first class / registered post
- Where possible we will use e-signatures to allow for a simpler and speedier experience
- We run a number of client events throughout the year, covering topics of interest and providing a social experience