

# Wealth Matters Limited

## The Dentist Service

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At Wealth Matters we believe that holistic financial planning and advice can add significant value to dentists. It is because of this belief that we provide a specific dentist service designed to create real value for our dentist clients.

We have been working with dentists for over six years now and understand many of the issues you face, including:

- Practice insurance e.g. Professional Indemnity Insurance & Locum Cover
- Practice funding and financial management
- Effective retirement planning strategies
- Advanced tax planning using tax-efficient investment strategies
- Family and mortgage protection covering all contingencies
- Mitigating Inheritance Tax
- Developing a financial plan and working with a trusted adviser
- Building a profitable and valuable business

Most of all we understand that dentists have little or no time to deal with their finances and tax planning and often require advice and guidance from a professional financial planner and a good accountant to keep their finances in order. Wealth Matters work closely with specialist accountants, bookkeepers, banks, specialist general insurers and will-writers to offer a unique proposition to all dentist surgeons.

We are pro-active in our advice and ideas, rather than react to events after they happen. As your partner in building and protecting your personal assets, we focus on ways to help you free up valuable time, thus helping you to concentrate on your profession. 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.

## Services offered

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The Tax Saving Service	<ul style="list-style-type: none"><li>• A structured method of reducing your tax liabilities through sophisticated financial planning, through the use of tax efficient savings and investment vehicles. Working with accredited accountants, bookkeepers and VAT specialists or liaising with your own professional contacts.</li></ul>
Practice Protection Service	<ul style="list-style-type: none"><li>• Comprehensive insurance for all dental practices including: Locum cover, Income Protection, Professional Indemnity Insurance, Critical Illness Cover and Life insurance</li></ul>
Family/ Mortgage Protection Service	<ul style="list-style-type: none"><li>• Comprehensive method of adopting suitable protection vehicles to protect against accident and sickness, loss of income, serious illness, death, and private medical requirements.</li></ul>
The Pension Service	<ul style="list-style-type: none"><li>• Wealth Matters specialise in pension planning and we work with you to maximise your tax savings through good communication with your accountant to improve your net income in retirement.</li><li>• We will review any existing personal or occupational pension products you may have and offer advice in all areas of new pension planning, often utilising sophisticated products like Self Invested Personal Pensions (SIPPs) and WRAP Platforms.</li></ul>
Cash Flow Analysis Service	<ul style="list-style-type: none"><li>• We understand that your income can fluctuate and that making the right provision for personal expenditure and saving for tax bills is crucial, which is why we offer strategic assistance in this area.</li></ul>

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The 'Stress Free' Service	<ul style="list-style-type: none"> <li>• We understand that you have little time to spend on your finances, but you require access at all time to your financial planning firm, which is why we use web-based administration platforms where you can view your pensions, savings and investments on line whenever you choose.</li> <li>• We also advocate the use of email as a quick and easy method of communication</li> <li>• Appointed paraplanner (similar to a paralegal) from 9am to 5.30pm on top of support from the Adviser.</li> </ul>
Banking and Insurance Service	<ul style="list-style-type: none"> <li>• Independent advice for banking, mortgages, commercial finance and loans. Strong Affiliation with Natwest/ RBS who specialise in this field.</li> <li>• Affiliated with General Insurance Specialists to assist with professional liabilities.</li> </ul>
Inheritance Tax Mitigation & Will writing service	<ul style="list-style-type: none"> <li>• Holistic advice given on how to reduce or fully mitigate inheritance tax through the use of suitable wills, investments and trusts, whole of life insurance plans and equity release schemes</li> </ul>
The Priority Response Service	<ul style="list-style-type: none"> <li>• Phone calls and emails returned within 24 hours</li> <li>• All policy documents and applications mailed first class / registered post.</li> <li>• For dentists and their spouses / partners.</li> </ul>
Unlimited face to face access to your adviser between scheme renewal dates	<ul style="list-style-type: none"> <li>• For Dentists and their spouses / partners.</li> </ul>
Unlimited telephone access to your adviser, via 0800 number if required	<ul style="list-style-type: none"> <li>• For Dentists and their spouses / partners</li> </ul>
Unlimited email access to your adviser	<ul style="list-style-type: none"> <li>• For Dentists and their spouses / partners</li> </ul>