

# Wealth Matters Limited

## The Gold Plan Service

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

We are pro-active in our advice and ideas, rather than react 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.

### Services offered

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The Financial Plan Service	<ul style="list-style-type: none"> <li>• The starting point of good financial planning is to have a detailed financial plan written for you. Our technical skills and industry qualifications allow us to write a sophisticated report to use as our compass to point you towards your financial freedom.</li> </ul>
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The Annual Review Service	<ul style="list-style-type: none"> <li>• A comprehensive review of your financial strategy. Written report presented to you. Looking at any changes in your financial circumstances and making recommendations to keep you on track.</li> </ul>
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The Telephone Support Service	<ul style="list-style-type: none"> <li>• Phone call every 6 months in between annual reviews to discuss any change in personal circumstances, regulatory changes, state of the markets.</li> </ul>
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Quarterly Information Service	<ul style="list-style-type: none"> <li>• Newsletter sent out every quarter detailing the state of the markets and the performance of your funds. Full graphical analysis of the strength of your portfolio. Information provided on the performance of one of your funds.</li> </ul>
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Fund Management Service	<ul style="list-style-type: none"> <li>• Every quarter, the Wealth Matters investment strategy team meet and discuss the make up of our portfolios. Where appropriate, we will make adjustments to your funds or their asset allocation.</li> <li>• We will rebalance your investment portfolio annually to ensure that it remains in line with the agreed investment strategy.</li> </ul>
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The Communication Service	<ul style="list-style-type: none"> <li>• We will send out quarterly company emails and quarterly newsletters.</li> <li>• You will have on-line access to your investment portfolio via our website 24 hours a day.</li> </ul>
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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, the use of tax efficient structured savings and investment vehicles. Working with accredited accountants, bookkeepers and VAT specialists or liaising with your own professional contacts.</li> </ul>
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The Mortgage Service	<ul style="list-style-type: none"> <li>• Free re-mortgage service on your residential property from our in house independent mortgage adviser.</li> <li>• Independent advice for home movers, buy to let owners and access to specialist commercial lenders for business owners.</li> </ul>

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The 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, inheritance tax and professional liabilities.</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.</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>
The 'Stress Free' Service	<ul style="list-style-type: none"> <li>Appointed Paraplanner available 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.</li> <li>Affiliated with General Insurance Specialist to assist with general insurance needs.</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 clients 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 clients 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 clients and their spouses / partners.</li> </ul>
Unlimited email access to your adviser	<ul style="list-style-type: none"> <li>For clients and their spouses / partners.</li> </ul>
Entrepreneurs Business Club	<ul style="list-style-type: none"> <li>Network other successful business owners at specifically designed corporate meetings.</li> <li>Forum to discuss business issues.</li> <li>Information from Wealth Matters and selected Professional Connections to help you run a more successful business.</li> </ul>
Tax Strategy Meetings	<ul style="list-style-type: none"> <li>Seminars set up every 6 months to provide information on tax saving strategies, eg; IHT Planning, How to run your business tax efficiently, Post Budget meeting to discuss the effects of new tax rules.</li> </ul>

Cost = £50 per month for individuals/£60 per month for couples

Minimum Assets Under Management to qualify = £100,000