



*wealth* matters



A WEALTH OF EXPERIENCE IN FINANCIAL MATTERS



wealth matters

# Our Company Philosophy



## Truly Independent

Wealth Matters aims to combine creative thinking, solid experience and a holistic approach to your financial planning needs. We offer visionary ideas to help our clients meet their objectives, yet at the same time, we will always offer reliable and accountable advice.

Combining high standards of professional integrity with a genuine partnership approach, we focus on long term client relationships built on trust, service and regular communication.

And of course, as we offer a truly independent proposition, we can provide totally unbiased advice from the whole of the financial market place.



“ I had a feeling that my recent mortgage which you arranged was not one of the easiest. Nonetheless, your calm and professional approach gave me every confidence that you would deliver a great mortgage offer. I was very impressed with the professional service, the time and care you took with the briefing and excellent back up from the staff in your office. ”

ROBERT BEWELL  
Raymond James Investment Services

# Why Use An IFA?

## The key to financial wealth

Most people would agree that life expectancy is greater than it has ever been, but then so is the cost of living. It is a harsh reality that unless you actively plan and implement a strategy to ensure your financial goals and dreams are met, it is very unlikely to ever happen.

Today's financial market place is very complex and governed by strict legislation which changes on a regular basis. It would be impossible to keep abreast of this, unless you had the inclination and were prepared to devote the large amount of time required to become an expert on the subject.

Many would agree that the key to financial wealth is making informed strategic decisions based on your financial goals early on in life and then to review them regularly, as your life and needs change. All too often this strategic decision making is not done at all and if it is, then not reviewed regularly. An IFA will help commit you to this process.

In practice, an Independent Financial Adviser's principle function is to provide expert and impartial advice on all of the products and services in the financial market place. They must be independent of any product provider or lender and offer a choice of payment for their services, through a fee or commissions from products they recommend, or a combination of both.

“ We'd like to thank you for all your efforts in getting us this mortgage. In all we had five different brokers working on it, and one by one, the other four got left by the wayside. Many thanks for your endurance, your interest and, last but not least, your talent - you really have pulled a rabbit out of the top hat with this one. ”

RON WARD AND YVONNE MULLER

# Introduction



At Wealth Matters, we like to think of ourselves as wealth creation experts and finance coaches, rather than just financial advisers. Buying a pension or an investment property may not be that exciting in itself. However, if in the long term, it means that you could possibly retire to that Caribbean island, take time off with family and create time for the things in life that you enjoy, then suddenly those investments you made in the past, seem just that bit more exciting.

We specialise in working with certain types of customers. These are as follows:

- People who run their own business.
- Contractors, often working within their own limited company.
- High net worth individuals, who wish to maintain and increase their wealth.
- Investors looking at building up a property portfolio.

In all cases, we always like to work with motivated clients, who are serious about making a real difference to the quality of their lives, and their immediate family.

## How do we work?

At our first meeting, we will always ask you a number of 'soft' questions:

- What do you want out of life?
- When would you like to retire, or at least reduce your workload?
- How much do you need to retire on?
- What sort of lifestyle do you want?  
Perhaps relaxing in a holiday home in the sun?
- What do you want to provide for your family?

We will also ask a number of factual questions.

How much risk, do you want to take? How much are you prepared to invest? Over what term? Do you require access to your money?

Based on the issues raised at the first meeting, we will go away and write a report. This will be presented to you at the second meeting, where we would hope to provide solutions to your objective.

“ To get my money out of my Equitable Life pension, I was facing a penalty of 20% of the fund value. Thanks to advice and help from Wealth Matters, the penalty dropped to nothing, saving me ten's of thousands of pounds. ”

CARL FRENCH

Managing Director, Factice International

# What solutions do we offer ?



## Our first job is to help you preserve your current wealth

We do this through the following methods:

- Life cover, against premature death.
- Health Insurance, to protect your wealth against ill health.
- Trust planning.
- Inheritance Tax Planning.

## Our next job is to help you generate wealth

There are a number of different investments that could help you reach your goals:

It could be equities (stocks and shares), buy-to-let property, commercial property, bonds, fixed interest investments or pensions. It may be a combination of some or all of these.

Your risk profile will always dictate what may be suitable. We will analyse your current assets, to ensure that they mirror your attitude to risk, using computer modelling programmes.

## The consultants at Wealth Matters are experienced investors.

In line with your attitude to risk and need for income, capital growth, or both, we will build a diverse investment portfolio, using trusted fund managers who we expect to add value in the long term. We try and think “outside the box” for your long term benefit.

We are experts in property investment. Whether a buy-to-let or holiday home in the UK, or an overseas property, we can give you constructive advice. Our advisers have built up impressive portfolios themselves and can pass on the benefit of their expert knowledge to help you do the same. We have professional contacts who offer exclusive investment options that are not available elsewhere.

We passionately care about customer service. Many companies now use call centres, sometimes located offshore. We believe that our clients should always have a point of contact available every working day. We can only expect our customers to stay loyal to us, if we look after them. We have a strong, well trained administration team to back up the advice we give and who help process the policies we recommend.

# Giving you the on-going support you need :

Successful financial planning requires regular reviews. Whenever your circumstances change (e.g. Marriage, children, divorce, death in the family etc) it is important to review your finances and make appropriate changes. Variable forces are at work in the economy that can greatly affect the decisions that you make .

These are: interest rates, inflation, property prices, unemployment, politics, pension legislation and stock markets. It is therefore both prudent and logical to review the policies that you have to make sure that they are still suitable - that you have enough protection cover in place, that you are invested in the right funds, that you are putting enough into your pension etc. For this reason, we offer four different service packages, depending on your requirements.

## Silver Plan

£25 a month and £30 for couples  
(Client must have £50,000 FUM\*)

- Biennial financial review meeting.
- Fund value and fund splits statement for all investment products on a biennial basis (Pensions, ISA's, Savings Plans, Endowments.)
- Access to a re-mortgage service
- Professional advice on maximising and increasing your portfolio.
- Quarterly email.

## Gold Plan

*All the benefits of our Silver Plan plus:*

£50 a month and £60 for couples.  
(Client must have £100,000 FUM\*)

- Financial review meeting and fund statement every year.
- Detailed financial reports, using state of the art financial planning software.
- Access to Wealth Matters Professional Connections Network. (Discounts for conveyancing, accountancy, legal and other financial services.)
- Regular company newsletter.

## Platinum Plan

*All the benefits of our Gold Plan plus:*

£95 a month and £110 for couples.  
(Client must have £250,000 FUM\*)

- Financial health check and funds statements every six months.
- Selection of 5 key educational books on wealth creation and preservation.

## Prosperity Plan

Fee proportionate to time spent with client

If you are interested in serious wealth generation and are prepared to invest time and money, then this plan provides you with all the expert advice and guidance you need, so that you can live the life of your dreams.

- Individual financial coaching to help you achieve your financial goals.

\* FUM = Funds under management



# Independent Mortgage Advice

## Independent Mortgage Advice

All the financial advisers at Wealth Matters are qualified to give independent mortgage advice. At Wealth Matters we believe that mortgage advice compliments the holistic approach we offer to financial planning. (After all, it is most people's biggest financial commitment and so is an integral part of any financial game plan.) There may be a fee for mortgage advice. The precise amount will depend on your circumstances, but if a fee is payable, we estimate that it will be in the region of three hundred pounds.

## Residential Mortgages

The mortgage market has transformed over recent years into a very competitive market place and now offers over 5000 schemes from more than 100 lenders. With so much choice, getting the most from this market place can only be achieved with the help of an experienced professional, who has all the right tools at their disposal.

As independent intermediaries, we have access to exclusive deals, available only to brokers. We also appreciate that everybody's circumstances are different, in terms of how you earn a living and the credit history that you may have.

Regardless of your situation, we will always be creative in our advice, exploiting both our industry contacts and knowledge of each provider's criteria and lending policy. By going the extra mile, we will endeavour to obtain the best deal available to independent financial advisers and at the same time, we aim to take the pain and stress out of the mortgage process.

**Your home may be repossessed if you do not keep up repayments on your mortgage**

## Investment Property

You may already have, or want to buy investment property, as part of your financial game plan. The advisers at The Wealth Matters are property investors themselves and offer a wealth of experience in this area. This means we can offer tried and tested advice, on not only the best mortgage, but how to set up the investment and manage it for a better return.

## Commercial Loans

We are able to arrange commercial loans for the purchase or re-finance of a commercial property. Through our extensive choice of specialist providers and contacts, we can offer excellent rates and flexible terms.

Financial Freedom is often achieved with a few  
key strategic decisions made early on in life.

Choosing the right IFA is one of them.



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Wealth Matters is authorised and regulated by the Financial Services Authority