

# MONTHLY MATTERS

## DECEMBER 2025



# Wealth Matters

CELEBRATING 25 YEARS



**We can't believe it's already the end of another busy, rewarding, and wonderful year.**

As we wind down for Christmas, we've been reflecting on what an incredible year it's been for us, but not a single bit of it would be possible without your ongoing support and trust.

So, we would like to extend a huge thank you to you for your continued support as we embark upon a new year. It's an absolute pleasure to work with you and it means the world to us that all our clients continually place their belief in us. We don't take that for granted and we will always work hard to prove time and time again that that faith is earned.

Whether it's winning awards, levelling up our systems, or welcoming new talent into the team, everything that we do as a firm is with the aim of providing the best possible service and experience for you.

From the entire team at Wealth Matters, we wish you and your family a very Merry Christmas and a bountiful New Year.

We will see you in 2026 - we can't wait to see what the new year brings!

Best wishes from  
**The Wealth Matters Team**

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# Christmas Opening Hours

To give our team some well-earned time off over the festive period, our opening hours will be as follows:

- **Monday 22 and Tuesday 23 December**  
*Open - business as usual*
- **Wednesday 24 December**  
*Open 8:30am - 12:30pm*
- **Thursday 25 December - Friday 2 January**  
*Closed*
- **Monday 5 January**  
*Open - business as usual*

We look forward to welcoming you back in the new year.

OUR NEXT WEBINAR

## Autumn Budget Review

*Key changes and impacts from the Autumn Budget 2025*

**MONDAY 12 JANUARY 2026 • 7:00PM**

Following the Chancellor's Budget announcement last month, we are hosting a webinar to give a more in-depth explanation about the ways in which the changes could affect you and your family.

We will also give an overview of ways to mitigate the challenges that may arise.

We will hear presentations from three members of our adviser team:

- **Katherine Pautard**  
Partner and Certified Independent Financial Planner
- **Chris James**  
Chartered Financial Planner
- **Graham Dormer**  
Independent Financial Planner

Katherine will be your host as well as one of the presenters.

The session will last around 60 minutes. Any questions asked in advance will be addressed within our presentations, so you are strongly encouraged to submit your questions in advance when you sign up.

If we run out of time to answer questions asked during the webinar, your financial planner will be in touch to follow up with you.

You can register for the webinar using the button below.

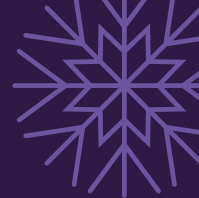


[Click here to register for the webinar](#)

# Our Top Six Achievements from 2025

It's been another stellar year for Wealth Matters. When reflecting on success as a business, it's important to celebrate the things which contribute towards creating the culture you want to see within your team and the impact you want to make on a wider scale.

Here are six of our proudest achievements from 2025.



## Strengthening Our Partnership with Lifetime

One of the most significant milestones this year has been deepening our partnership with Lifetime. We were delighted to welcome Alistair Guy, former Lifetime owner and Chartered Financial Planner, into the Wealth Matters team. Alistair has brought invaluable experience, warmth and professionalism, and it has been a privilege to integrate his exceptional clients into our community. We are truly flattered that he chose Wealth Matters to look after the clients he has cared for over many years and to begin his own retirement plan with us. This partnership has also meant we have welcomed many new clients from Essex, and we are delighted to have them join the Wealth Matters family.



## Recognition as an FT Top 50 Boutique Financial Planning Firm

A standout achievement this year was being named one of the Financial Times' Top 50 Boutique Financial Planning Firms. This recognition goes far beyond a ranking; it represents years of dedication, consistency and a genuine commitment to doing financial planning the right way. It reflects the hard work of every member of our team, the strength and loyalty of our client relationships and the care we put into delivering thoughtful, personalised advice.

It also acknowledges the culture we have built, one centred on integrity, collaboration, empathy and putting clients first. Being included in the FT Top 50 is a milestone we are extremely proud of. It is a reminder that our approach works, that our values stand out and that the effort we put in every day has real impact. Above all, it motivates us to keep raising the bar in 2026 as we continue striving to deliver the very best outcomes for our clients.

## Supporting the Next Generation

One of the most meaningful parts of 2025 has been the time we have spent supporting young people exploring careers in financial planning. At Wealth Matters, we believe in giving back, sharing experience and opening our doors to the next generation whenever we can.

This year, our CEO Julian Gilbert continued his mentoring work with Parag Nair, an Aston University student. Parag has spoken warmly about the impact of Julian's guidance on his studies, confidence and understanding of what good leadership looks like. Julian also gifted him a copy of *The E-Myth*, a book on building businesses that don't rely on the owner 24/7, something Parag said Julian truly embodies in the way he leads and delegates.

We were also delighted to welcome Chris K for a week of work experience. Chris impressed us with his enthusiasm and curiosity, and in his own words learned more in one week with us than in most of his 17 years so far. He spent time in client meetings, joined internal discussions and toured Transact, Dimensional and Vanguard with Bruce Nash, gaining a real insight into how professional financial planning works.

Whether through mentoring, work experience or simply sharing knowledge, these moments have been hugely rewarding for our team. We are proud to have played a small part in supporting Parag, Chris and others like them, and we look forward to continuing this work in 2026.





## Charity, Community and Shared Purpose

In September, our team of cyclists completed a 182-mile charity bike ride from Luxembourg to Koblenz along the Moselle Valley, raising funds for our two chosen charities: Oracle Cancer Trust and the Bedfordshire and Luton Community Foundation. We aimed to raise £6,000 and were thrilled to surpass this, reaching a total of £6,042.82, meaning £3,021.41 was donated to each charity.

We are incredibly grateful to every client who supported the fundraiser. Your generosity has made a meaningful difference. Philanthropy is a key part of our ethos, and we remain committed to giving back to the community and supporting those who need it most.

## Welcoming Graham Dormer to Our Financial Planning Team

This year we were delighted to welcome Graham Dormer to our Financial Planning team. Graham became a Financial Planner after a long and successful career as a Chief Financial Officer, bringing deep financial expertise and a genuine desire to work more closely with people in a way that makes a meaningful difference.

Since joining Wealth Matters, Graham has quickly become a trusted adviser. He has spent the year getting to know his clients, understanding what matters most to them and building strong relationships through his calm, thoughtful and empathetic approach.

Graham blends technical insight with real human understanding, taking the time to listen, ask the right questions and ensure every recommendation is personal and relevant. It's clear for all to see that Graham has a real passion for his role, Wealth Matters, his support team and most of all his clients

And while we do occasionally forgive him for being a Watford fan, we are incredibly pleased to have Graham as part of the Wealth Matters family and look forward to the continued impact he will make in the years ahead.



## Team Trip to Warsaw

Earlier this year, the team visited Warsaw for a well-earned weekend away, and it quickly became one of the most memorable highlights of 2025. Stepping out of the office and into a new city gave us the chance to connect in a different way. Over shared meals, new experiences and relaxed conversations, we were reminded of how important it is to truly know the people we work alongside every day.

Teams who understand each other, who laugh together, support one another, and appreciate each other as people as well as colleagues, naturally work better together. They communicate more openly, collaborate more easily and create a stronger foundation for the work we do for our clients.

Warsaw gave us that space to slow down, appreciate one another and strengthen the bonds that make Wealth Matters such a supportive, human, and enjoyable place to work. We returned with full hearts, deeper connections, and a renewed appreciation for the team we have.





# Our team's highlights of 2025

As the year draws to a close, it offers a chance to look back on the moments and milestones that shaped 2025. Taking time to reflect on our progress is something we value, especially when day-to-day demands can make it easy to steam ahead without recognising what's been achieved.

To mark the end of the year, we asked our team to share their personal and professional highlights from 2025. This is what they shared.

"We had a fantastic weekend in Belfast at the end of November celebrating our wedding anniversary. It was our first visit to Northern Ireland, and we loved it.

Travel was quick and hassle-free, and we stayed at the brilliant Titanic Hotel, perfectly located opposite the Titanic Experience and close to the city centre. The hotel corridors made you feel like you were actually on board a ship! Would totally recommend.

We spent the day sightseeing, including the Titanic Experience, the Nomadic (the White Star Line's last remaining ship), and an open-top bus tour, followed by a few Guinnesses and a visit to the Christmas Market.

A very brief visit, but we plan on going back again in the not-so distant future!"

**Debbie Pacey**

Client Relationship Manager



"My highlight in 2025 was a family holiday to Majorca. It was nice to get away and relax for a few days and spend some quality time with my wife and children."

**Chris James**

Financial Planner

"Spending time with colleagues and clients in Luxembourg and Germany during the charity bike ride. Team bonding whilst raising money for charity. I felt a huge sense of pride for those that took part and it was an absolute honour to support them."

**Katherine Pautard**

Partner and Financial Planner



"Work-wise, my highlights of 2025 were the charity bike ride to Moselle valley, the Adviser 3.0 conference, and mentoring a work experience student for a week in July.

Outside of work: a bucket list trip to Canada and going on the rocky mountaineer, and my first overseas motorbike tour around Northern Spain, visiting Picos de Europa."

**Bruce Nash**

Partner and Financial Planner





"My highlights are starting my new job at Wealth Matters in February, getting married in Gretna Green in July, and my honeymoon in Rhodes, Greece in September. It's been a big year for me!"

**Hayley Fitzsimmons**  
Office Manager

"My most outstanding highlight was seeing my football team, Crystal Palace, finally win their first ever major trophy, the FA Cup at Wembley and then seeing them go on to win the Community Shield and begin an attempt to win a European Trophy for the first time.

Also, I attended two Marillion Weekends, one in the Netherlands where I met the lead singer, Steve Hogarth, and another in Oslo, Norway, where we toured the beautiful city."

**David Hedgcombe**  
Executive Assistant



"I recently passed my RO1 exam - the first of six on the journey to achieving my Level 4 Diploma in Regulated Financial Planning. It feels great to get the first one under my belt and start building momentum! One down, five to go..."

Back in September, we hit the karting track for some friendly competition—and it was an absolute blast getting to know everyone off the clock! Plenty of laughs, some impressive driving (and a few creative shortcuts!), made for a great time. Can't wait for the return leg next year – who knows, maybe we'll see a new fastest lap on the board!"

**Chris Beckett**  
Client Relationship Manager



“My work-related highlights have been the support from the team and receiving targeted training sessions. Receiving personal thanks from clients is always a real highlight for us Client Relationship Managers. We genuinely enjoy helping in any way we can, and it’s always lovely to feel that appreciation.

Our team weekend in Poland was a great chance to bond with colleagues, learn the history of Warsaw, and eat fantastic food.”

**Lindsey Wooder**

Client Relationship Manager

**Some photos from our Warsaw trip**



“Inspired by Carmen, one of our incredible Paraplanners who was reading the Sarah J Maas Books, I’ve recently got back into reading. A wonderful client of ours, learned of this and invited me to his book club in London, which was brilliant. I was so touched to be invited, and it encouraged my reading even more.

Another highlight: at dinner with some clients earlier this year, a couple shared their inspiring story with us - how hard they had worked to build their wealth and had put emphasis on investing when they were young so that they could retire early. They gave me some guidance on my own journey, and it reminded me how much we also learn from our clients.”

**Frankie Case**

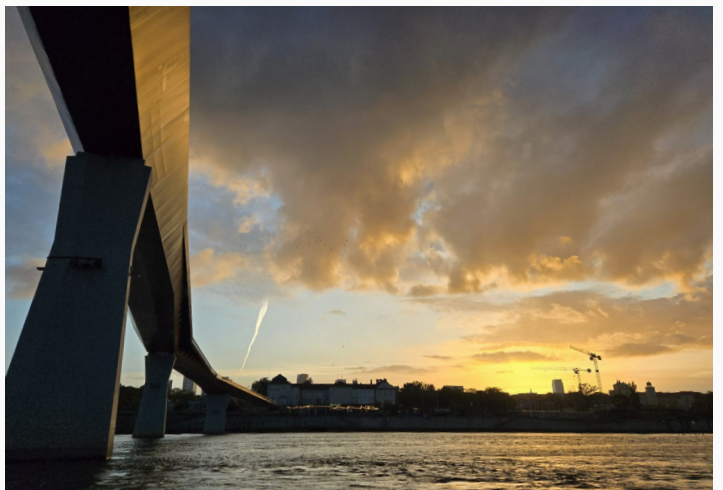
Chief Operations Officer

“Definitely the team trip to Warsaw, which was a thank you from Julian for our hard work and an opportunity to do some team building.

It’s been great to welcome our new Client Relationship Manager team members and see their amazing progress. Finally, Toby’s surgery and quick recovery.”

**Carmen Bacaoanu**

Paraplanner



## Our Charitable Donations This Year

At Wealth Matters, philanthropy and giving back is incredibly important to us. It's a privilege to be in a position where we are able to give back to our community and assist those in difficult times or less fortunate circumstances, and we take great pride in doing so.

Across the year, you'll have seen our fundraising efforts - the charity bike ride through the Moselle Valley was the big one for 2025. However, there's lots of giving happening in the background, too.

Each month, the Team Member of the Month gets to nominate a charity for the company to make a donation to. We are proud to have made donations to 14 individual charities this year, including the two that we supported via the bike ride.

Those charities are:

- NSPCC
- Age Concern, Luton
- Dementia UK
- Calm Suicide Prevention
- Sickle Cell Society
- Mind
- Sands - Stillbirth and Neonatal Death Charity
- Young Minds
- British Heart Foundation
- Appledown Dog Rescue
- Great Ormond Street Hospital
- East Anglian Air Ambulance
- Oracle Cancer Trust
- Bedfordshire & Luton Community Foundation

## Dog Tales

Since we last wrote, Toby has had quite a time of it.

He was a very brave boy as he underwent an operation to repair a torn ligament in his back leg recently. We are pleased to report that he has been recovering very well indeed, and is making excellent progress with healing.

His brother Benji has been a very attentive bedside companion while Toby has been resting after surgery, and we're certain that Toby has been enjoying all the extra fuss and attention too.

He was in good enough spirits to celebrate his 10th birthday recently, which is an excellent sign.

Please join us in wishing Toby a belated Happy Birthday, as well as a speedy recovery. We're sure he will be back to his usual self before too long!





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

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**Wealth Matters**  
CELEBRATING 25 YEARS

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