

MONTHLY MATTERS

MAY 2023



Introduction

By Julian Gilbert

I am very pleased to begin this newsletter by sharing some excellent news with you.

Thusha, one of our amazing Paraplanners, has passed her CISI (Chartered Institute for Securities & Investment) Level 6 Certificate in Advanced Financial Planning. It is an incredibly difficult exam and required considerable study above and beyond her normal working day. Well done, Thusha - what a superb effort!

Continuing with this good news, we have been shortlisted as finalists in three categories for the SME Awards. The SME Awards celebrate the success stories of small and medium-sized enterprises and give recognition to businesses that go above and beyond for their staff and clients. We are delighted to showcase our amazing company and will keep you updated with further news.

We hope you enjoy our newsletter this month and look forward to catching up with you all soon.

WHAT'S NEW

MONEY MATTERS

Estate Planning

Webinar: 'New Pension Opportunities, Market Outlook and Bucket List Goals!'

TEAM NEWS

My Financial Planning Journey

Why a Dedicated Client Relationship Manager is so Important

Giving Back at Wealth Matters

Fundraising Update

DOG TALES

What has Toby been up to?

At the start of May was 'Dying Matters Awareness Week', which was created to encourage people across the UK to talk about the difficult topic of death and how it affects you and your family. Cameron has used this moment to discuss Estate Planning.

Estate Planning

By Cameron McKay

When someone very close to you passes away or loses mental capacity it can be the most devastating experience. Many people find themselves very emotional and unaware of how to deal with whatever comes next. Whilst nobody likes to think about death, proper and careful estate planning can not only reduce the stress for your next of kin, but also avoid family disputes, assets put in the wrong hands and excess money paid in Inheritance or other taxes.

I have listed below what I believe to be the six most important reasons to be proactive with your estate planning.



[Visit Cameron's bio here](#)

- **Control your estate.** The majority of people's first priority when creating a will or trust is ensuring that their assets are dispersed according to their preferences.
- **Avoid disputes.** Your desires will be made plain to your family and other beneficiaries, reducing the chance of disagreements over who should receive what.
- **Ensure your children are looked after.** If you have young children, you can name the guardian yourself rather than leaving it up to the state to make the choice.
- **Make your funeral requests clear.** A will is also where you can set out the kind of funeral you'd like, from whether you'd prefer to be buried or cremated to your choice of music.
- **Avoid intestacy rules.** In some cases, intestacy laws may result in your loved ones receiving nothing at all or incurring a large inheritance tax payment that you might have avoided by creating a will. A simple will is better than no will.
- **Reduce Inheritance Tax.** Anything in your estate above the Nil Rate and Residential Nil Rate Band allowances is liable for Inheritance Tax. Making arrangements in your will or via a tailored trust solution can mitigate inheritance tax.

There are many other aspects that you need to contemplate before you can give directions or instructions about giving away your assets.

What do you have and what is it worth? What are your goals? What do you want to achieve and what are the values you hold dear? How much do you need for your family's security? How do you stand financially in the event of a death, needing care, divorce, or re-marriage? Does the family's culture and religion impact your decisions? How prepared are you to hold family discussions about inheritance and learn from younger family members about their hopes and dreams? How fair do you want to be in dividing up your estate and are you even concerned about how much tax your beneficiaries will pay?

There are many questions, but only you can provide the answers, possibly with some assistance and support. Provided you have made it clear what your requirements are and what is important to you, they should all work in harmony for your benefit.

At Wealth Matters, we want to help you look forward to the future with confidence - and know that whatever happens, your loved ones will be well taken care of. We can guide you through the complex world of Inheritance Tax, Wills, and Trust Planning, making it all as simple and straightforward as possible.

Email: info@wealth-matters.co.uk

Telephone: 01582 720511

Webinar:

New Pension Opportunities, Market Outlook and Bucket List Goals!

By Ali Burton

We are excited to invite you to our next webinar, titled 'New Pension Opportunities, Market Outlook and Bucket List Goals!', taking place on **Tuesday 20th June** at **7:00pm**.

This punchy and interactive webinar will last for 60 minutes and be hosted by **Frankie Case**, our Business Manager.



MORE DETAILS

The webinar is free to attend, but booking is essential. Please ensure you book early, as places are limited.

It will last for 60 minutes, followed by time for a Q&A session.

You can leave a question for us at the time of registering.

To register, click the 'Register Here' button.

WHAT WILL WE DISCUSS?

March's Budget Opportunities

Now that the dust has settled, *Julian Gilbert*, our Founder and Director, will give you an update on some of the key changes from March's Budget and reveal the incredible pension opportunities that have been created.

Market Expert Update

We'll be joined by Steven Greenfield, Regional Director & Vice President at *Dimensional*, who will host a virtual fireside chat to share his thoughts on the market and economic outlook.

Wealth Matters Fundraising Challenge

Frankie will talk you through our Fundraising Challenge, including our 1,588 mile walk from Luton to Kyiv to raise money for our three fantastic charities.

Bucket List Goals

Our aim here at Wealth Matters is to harness the power of financial planning so you can achieve more of your life's ambitions. *Katherine Pautard*, one of our Financial Planners, will share some of our clients' bucket list adventures, to inspire you to update your own list.

Finally, we will also answer your questions, which you can leave for us when you register for the webinar.

[REGISTER HERE](#)

My Financial Planning Journey

An Interview with Katherine Pautard

Why did you get into Financial Planning - is it something you always wanted to do?

Like a lot of Financial Planners, it was a career that found me. During school I was set on becoming a midwife; I chose my GCSE and A-levels based on this and applied to university. However, after a few months of working in a hospital in my gap year, I realised I wasn't quite ready for the reality that comes with the medical world.

Trying to work out where to go next, I took a temping job at a pension and life office and my journey in the Financial Planning industry began. I now have eleven years of industry experience; I am a Certified Financial Planner CFP™ and was awarded Rising Star of the Year 2022 at the Professional Adviser Awards.

The passion I have for my role, becoming a part of my clients' journeys and helping them achieve their financial aspirations, is what spurs me on to succeed.

I never envisioned I would be a Financial Planner, and it is very different to delivering babies, but I couldn't be more grateful for my role!



[Visit Katherine's bio here](#)

Have you learned from other Financial Planners during your journey?

Four years ago, when I started at Wealth Matters, I had a good knowledge of the industry, pensions, investments etc. However, Julian's passion to provide the best possible service to his clients, meant my learning was incredibly enhanced. I have been able to shadow and learn from our strong team of Financial Planners and have access to some incredible trainers and experts in the industry.

As an Accredited Financial Planning Firm, I attend multiple conferences and seminars every year, always learning something new. This industry is constantly adapting, so you must continue your hunger for knowledge.

What is your greatest achievement so far?

Julian wrote an article in the April Newsletter about his best day in business: the day that my colleague Carmen and I received our results to become Certified Financial Planners CFP™.

After three years of studying, taking exams, coursework and working with my own clients, those three letters (CFP) meant the world to me. I would say that has been my greatest achievement so far.

What are your goals for the future?

I love working at Wealth Matters, the staff, my clients, the values, and I can't wait to become a Partner here. I want to continue to provide advice, to help my clients reach financial independence and to watch them do the things that really matter to them.

I also want to build my own plan for financial independence. You have to practice what you preach!

Why a Dedicated Client Relationship Manager is so Important

By Alison Howe

At Wealth Matters, we pride ourselves on customer service - going the extra mile and making the client love us are two of our five core values.

It is paramount that our clients trust the people that look after their money. By dealing with a nominated Client Relationship Manager (CRM) with whom they are familiar, they can build stronger relationships with the team 'behind the scenes' and cement that trust in Wealth Matters.

CRMs are responsible for the day-to-day administration, leaving the advice and technical side of client work to the Financial Planner. Being the first point of contact also frees up the Financial Planners' time, so they can spend more time with you in meetings and helping you reach your financial goals.

The thing I love best about my job as Katherine's CRM is building relationships with our clients and getting to meet them where possible. Working with Katherine to help our clients reach their financial goals brings me real pleasure and I love hearing about all the wonderful adventures and achievements our clients have been able to make. I am passionate about great service and believe that the CRM role allows me to help Wealth Matters deliver that.



[Visit Alison's bio here](#)

Katherine, why is a dedicated customer support team important to you?

My clients know exactly who to contact. Having Alison as their dedicated 'go-to' allows them to build a relationship with my direct support team and provides the clients with a more personable service.

It also allows me, as the Financial Planner, to focus on the client's plans, technical details, annual reviews and so forth. Meanwhile, I know that the other areas are being dealt with and that our clients are being well looked after.

We have a very strong team at Wealth Matters, who are dedicated to providing the best possible experience to all our clients. Without a dedicated CRM, this would be much more difficult and time consuming. I would not be able to spend as much time with my clients, learning about their goals and helping them to achieve these.

Alison is amazing and I know my clients appreciate her as much as I do! I am very proud to have her as part of my team.



Giving Back at Wealth Matters

An Interview with Julian Gilbert

Why is giving back important to you?

My parents were always involved with charity and community work, so it was a value that was instilled in me when I was growing up. This ethic still resonates strongly with me today and forms a part of the values which are used in the recruiting process at Wealth Matters to ensure we hire the right staff.



[Visit Julian's bio here](#)

What are you doing to give back?

Since my illness a few years ago, I have become involved with the Oracle Cancer Trust who have a goal to help increase survival rates for head and neck cancer across the UK. My family and I give both time and financial support to raise important funds and awareness.

For the last 15 years or so, I have been personally involved with Harpenden Roundtable and 41 Club. We help our community with different events throughout the year and I have enjoyed participating in many of these, such as the annual Santa collection.

At company level, we have our 2023 Fundraising Challenge underway and have also volunteered at the Zoo and the Food Bank. 'Giving Matters' is a section at the monthly company meeting where a chosen staff member nominates a charity that the company donates to.

We have made donations to:

- Trinity Housing Project
- Prostate Cancer UK
- Make A Wish
- The British Heart Foundation
- Blood Cancer UK
- Children with Cancer
- and more!

Fundraising Update

By Ali Burton

Our staff are moving steadily towards our 1,588-mile target, one mile at a time. We have now reached 809 miles. Our aim is to raise a total of £3,000 which will be split equally between our three nominated charities this year. These are Oracle Cancer Trust, Young Minds and The Ukraine Humanitarian Appeal.

If you would like to read more about our fundraising events, please [click here](#).

We would be extremely grateful if you would like to help us by making a donation, which can be made clicking the 'Donate Here' button. Thank you to all our wonderful clients who are helping us make a difference for these three very deserving charities.

[DONATE HERE](#)



Debbie Pacey. Out and about for a mid-morning walk, 7th May.

Dog Tales

By Ali Burton

It seems the hard work of Julian, his family and the Team at Wealth Matters is starting to pay off, as Toby's diet and fitness is improving.

Locking down access to sandwiches and treats within the office and the extra walks since we started our Fundraising efforts have all helped Toby to become more agile. Toby has had the odd lucky find, however - only today he managed to snag himself Chris' sausage sandwich. He did look very pleased with himself - Toby that is, not Chris!

Toby may have started out as a reluctant participant, but his determination and agility are qualities we can also apply to our own Financial Planning goals.

If we want to become financially independent, we need to be determined. Fast-paced change makes predicting the financial needs of tomorrow increasingly difficult, and financial agility is something we can all use the benefit of. Our Financial Planners use a cashflow modelling tool called Timeline, which is a great way of gaining a strong indication of how our retirement may look and fare in the future.

We cannot know for certain how our goals will pan out, but if we are half as determined as Toby, I'm sure we'll be making a pretty good go of it!



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

Email: info@wealth-matters.co.uk

Tel: 01582720511

You can also email your CRM directly:

Alison Howe (Katherine Pautard)

alison@wealth-matters.co.uk

Debbie Pacy (Bruce Nash)

debbie@wealth-matter.co.uk

Zoe Hughes (Esther Walker)

zoe@wealth-matters.co.uk

Jackie James (Chris James and Cameron McKay)

jackie@wealth-matters.co.uk