

INVESTWELL FINANCIAL

# WEALTH PLANNING SERVICES

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A Personal Service



# WEALTH PLANNING SERVICE

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**Achieving your financial dreams requires more than just a first class investment offering. With a comprehensive Wealth Planning service, you can structure your financial affairs more effectively to help achieve your goals.**

Investwell Financial Wealth Planning service can provide appropriate solutions which will help you on your financial journey. Our Wealth Planners can assist you as a one-off exercise, such as reviewing your pension provision, or they can be engaged on a longer term basis to provide ongoing advice as part of our Regular Review Service.

Whichever approach you choose to use, the advice given will be designed to help you achieve your investment goals, whether that might be to grow your wealth, or protect it for future generations.

# Comprehensive wealth management

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**Having a proposition that combines both Discretionary Portfolio Management and Wealth Planning gives you the peace of mind of knowing your financial affairs are in good hands.**

Establishing your financial goals is often the best place to start when looking to invest. Our Wealth Planners can develop a plan with you to meet these goals, or even help you to determine the goals.

A Wealth Plan with firm foundations and flexibility to adapt when necessary, can provide the comfort that your financial affairs are appropriately structured. Our Wealth Planners have the experience and qualifications to build and implement this plan in partnership with you, and your existing advisers, such as your accountant or solicitor.

We will give you financial advice tailored to your objectives and, when you require, we will review the plan to keep you on the right track.

# Advice tailored for you

**When reviewing your overall financial situation, we will examine four specific areas of Wealth Planning in order to help meet your goals.**

With expertise across four distinct disciplines, we can assess quickly how we can help you and provide relevant and up to date advice. Your Wealth Planner can provide you with more information on the specific services we offer.

## Retirement Planning

Whether retired or still in employment, our Wealth Planners can assess your pension to ensure it is designed to help you achieve your retirement goals.

## Wealth Structuring

Making the most of the tax efficient structures available to you can give your investment strategy a head start.

## Estate Planning

Forming a plan to minimise your estate's tax burden can help protect your legacy.

## Protecting you and your family

Putting a protection plan in place can help mitigate the unexpected.

# Retirement planning

**The pension rules are complex and constantly changing. Our planners can guide you through the rules to help you enhance your retirement income and avoid the pitfalls.**

If you are currently working, do you know when you can afford to retire? Our Wealth Planners can help you capitalise on tax relief and boost your pension fund as much as possible. It is very common to have some older, forgotten pension plans - we can conduct a review of these to determine if they remain fit for purpose. We can work with you to plan a retirement strategy and establish what sort of income you might receive once retired.

If you are now enjoying your retirement you may want advice on the amount of income you are receiving and from what sources. Are you using your income sources in the right order? We can review your plans to ensure they are structured appropriately based on your current situation and your requirements for the future. If you have children, we can advise on their retirement planning too, as funding pensions for the next generation offers valuable tax breaks.

# Estate planning

**You may want to consider how you can pass on your hard-earned assets to the next generation and how you minimise the inheritance tax bill.**

The number of estates paying inheritance tax has risen significantly over the last few years, partly due to a frozen inheritance tax allowance and increasing property prices; and this seems likely to increase further in future years.

We can help you structure your assets appropriately to pass more of your wealth to your chosen beneficiaries. We will review your current situation and help you determine how you want your estate to be distributed when you are no longer here and keep you apprised of the current rules, as levels and bases of taxation are liable to change.

Our Wealth Planners will then explore the different estate planning strategies you can consider to aid the efficient transfer of wealth to the next generation, including lifetime gifting and utilising available reliefs and allowances. We can guide you through the rules as they affect you and can formulate a plan which aims to reduce your tax bill.

# Wealth Structuring

**We will advise on the appropriate structure for your investments and utilise the tax-efficient allowances available to you and your family.**

Our Wealth Planners can review your different investment wrappers and make sure that you and your family are capitalising on available allowances to enhance overall investment returns. Where appropriate, we can establish different investment wrappers on your behalf, including ISAs, pensions, offshore bonds and trust accounts.

Sometimes, using a combination of different wrappers may be the best solution which offers flexibility to react to changing legislation and circumstances. At other times, keeping matters simple may be appropriate. What is right for you will depend on your personal situation and what you want to achieve. As part of our advice we will listen carefully to your requirements so that we can fully understand your goals.

# Protect you and your family

**An important area, often overlooked, is making sure that you and your family are adequately provided for in the event of the unexpected.**

Having insurance in place that allows you to carry on as normal should you be unable to work, or if you suffer from an illness or accident, could be crucial, depending upon your circumstances. It is also important that you consider whether any mortgage loan you have should be protected, should something happen to you, so that the family home is not at risk.

For those clients who are just starting a family, it is wise to consider whether you have adequate insurance should something unforeseen happen. This can give you the peace of mind that your children are sufficiently provided for and that your family's financial well-being can be preserved.

We can review your situation, the insurance arrangements you already have in place and make recommendations. The right protection in place can make a considerable difference at a difficult time. The protection that we can advise on includes life assurance, income protection and critical illness cover.

# A flexible approach

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**A personalised Wealth Planning service demands a high degree of flexibility when it comes to meeting your individual requirements.**

Our Wealth Planning service can be engaged as a one-off exercise to review, for example, your retirement plans, and if you require ongoing advice, we offer a Wealth Planning Regular Review Service.

<b>1. Understand</b> In your initial consultation with our Wealth Planner, our Wealth Planning services will be outlined. Your goals and financial position will then be ascertained.	<b>2. Analyse</b> Your goals will be assessed, options explored and research undertaken. We will create a financial plan for you.	<b>3. Recommend</b> We will present and explain our advice to you.	<b>4. Implement</b> We will action any agreed recommendations.	<b>5. Review</b> If you require, the financial plan and progress towards your goals will be regularly monitored with you.
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# Uncompromising service standards

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**Our success as a firm over the years in history can be attributed to a steadfast focus on providing superior client service.**

We believe this is only possible by having a clear understanding of our clients' requirements. Listening to our clients is important so we carried out an independent survey to explore their perceptions of the service we provide, resulting in feedback which underlines the success of our client service.

## Trust

**98%**

Have trust and confidence in their investment manager

## Confidence

**96%**

Have trust and confidence in Investwell Financial as a firm

## Communication

**95%**

Are satisfied with the communication they receive from Investwell Financial

## Referrals

**85%**

Investwell Financial's NPS\* demonstrating a client's willingness to promote the firm

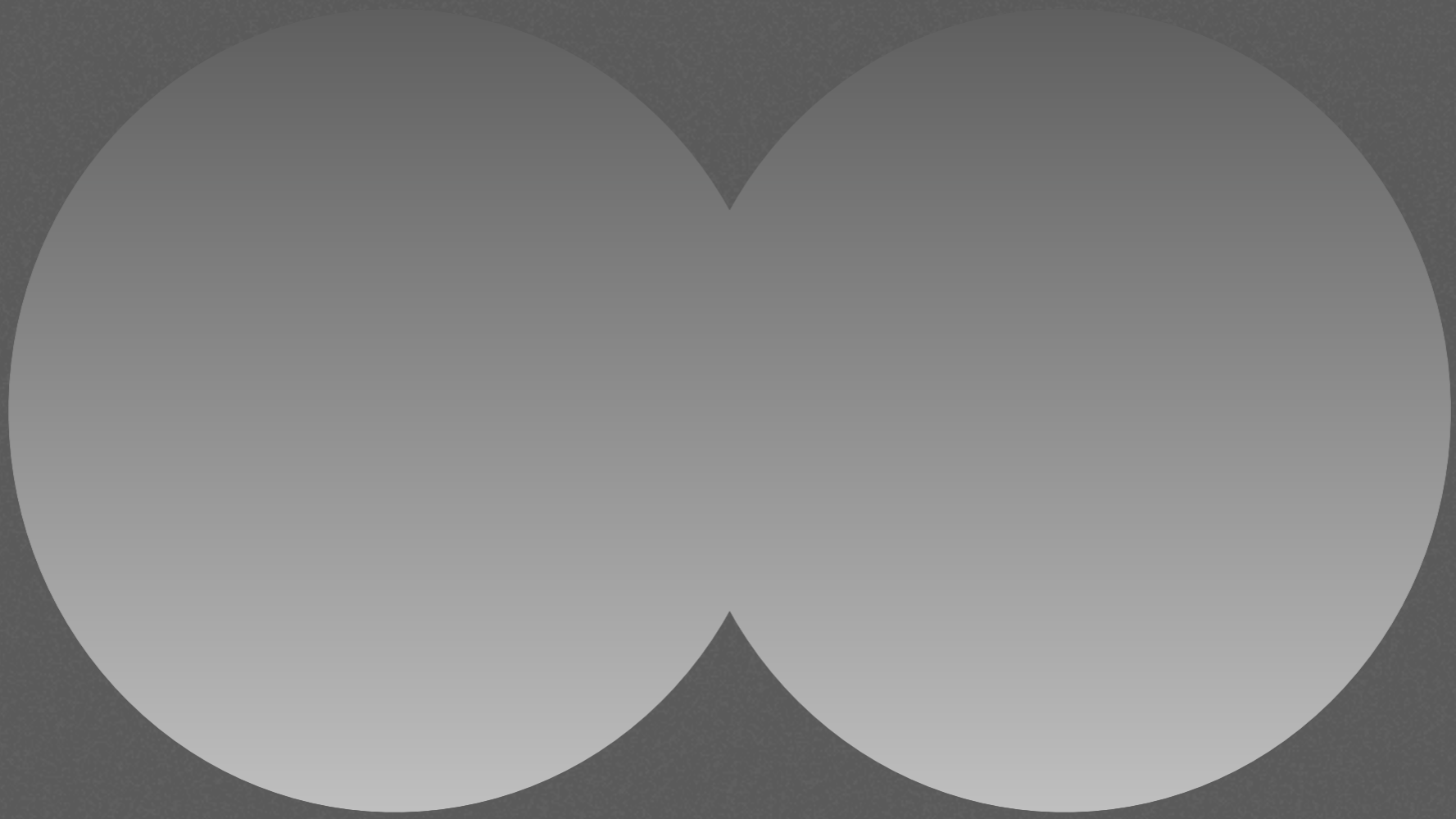
# Award winning investment management

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**A portfolio of investments can be integral to a successful long-term financial plan.**

With discretionary portfolio management at the core of our investment proposition, we are trusted by over 5,000 clients to make investment decisions on their behalf. With a focus on delivering a personal service, we look to establish long term relationships with our clients that allows for a high degree of flexibility when it comes to individual requirements.

As an award winning Investment Manager, Investwell Financial draws upon a wealth of experience to provide a straightforward solution to managing client portfolios. This is complemented by a clear understanding of the need for an uncomplicated administrative approach and clear and concise reporting.



# An eye for detail

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**At Investwell Financial we pride ourselves on putting our clients at the heart of everything we do and our services have been developed with you in mind.**

To us, providing a personal service means having someone with whom you have built a relationship, who knows your investment requirements, constraints and expectations. Having someone you can call to discuss any changes in your circumstances. Someone you can trust.





# Get in touch

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## Email to us

If you have any questions about how we can help build the future you want to see, email us

[support@Investwell-financial.com](mailto:support@Investwell-financial.com)

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