WealthProfessional
CONSULTANCY & FINANCIAL PLANNING

YOUR WEALTH | YOUR BUSINESS | YOUR RETIREMENT | YOUR FAMILY

Trust the process, enjoy the journey

About Us

Our clients share their dreams and we get to work on delivering a financial plan & assisting them on their journey...

We aim to push the boundaries of what outstanding financial advice looks like, for you, your family and your business. Our people are what make us different. We love what we do and this is evident in the results we achieve for our clients.

We listen, we understand and we deliver financial advice & consultancy with confidence; that is our tried and tested philosophy. We combine our independent status and financial expertise to ensure you continually experience a market leading, professional service whilst providing you with personal access to the UK's leading financial technology.

Our Network

We are a long standing and proud member of the multi-award winning Benchmark Capital Group.

Benchmark

Times change, our values don't.

At Wealth Professional, we take pride in upholding the principles that have guided us since our inception.

We understand that our commitment to integrity, excellence, and client satisfaction forms the foundation of our success.

In keeping with this tradition, we have developed a Graduate Academy Programme to nurture the financial advisers of tomorrow. By investing in the next generation, we are ensuring that our time-honoured values will continue to be at the heart of everything we do. Our graduates receive comprehensive training and mentorship, enabling them to provide the same high-quality, principled service you'll come to expect from Wealth Professional.

As we look toward the future, you can trust that our unwavering dedication to our clients and our values will always be the cornerstone of our business. Join us in celebrating this exciting new chapter as we usher in a new era of exceptional financial guidance.

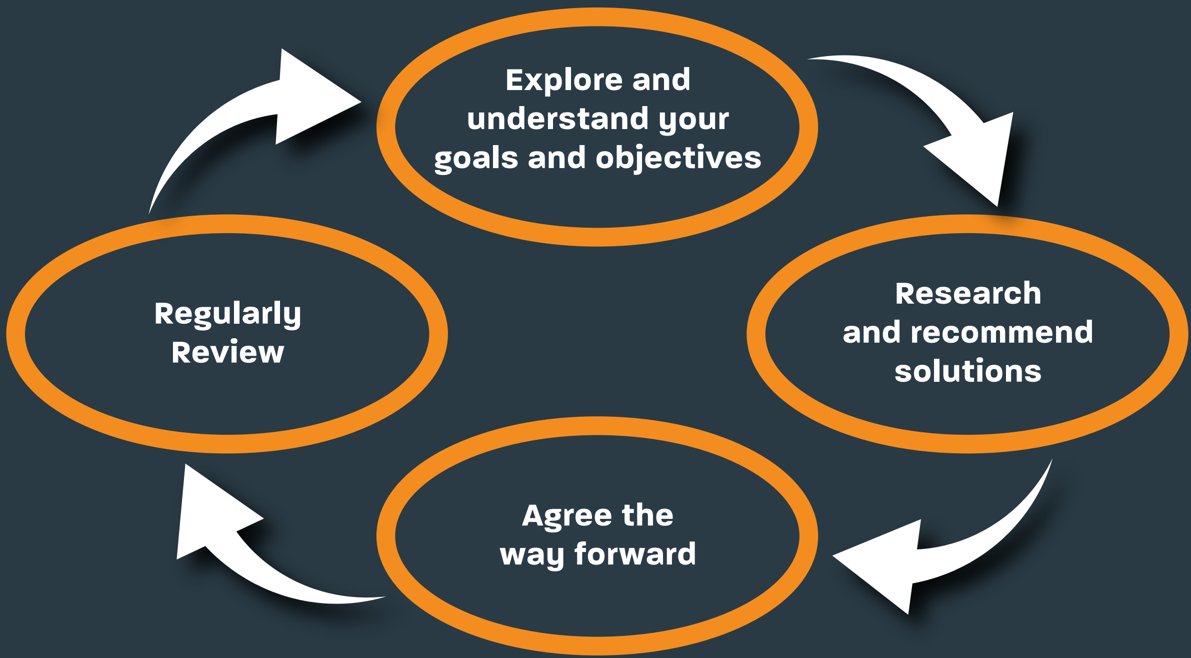
Enjoy the Journey

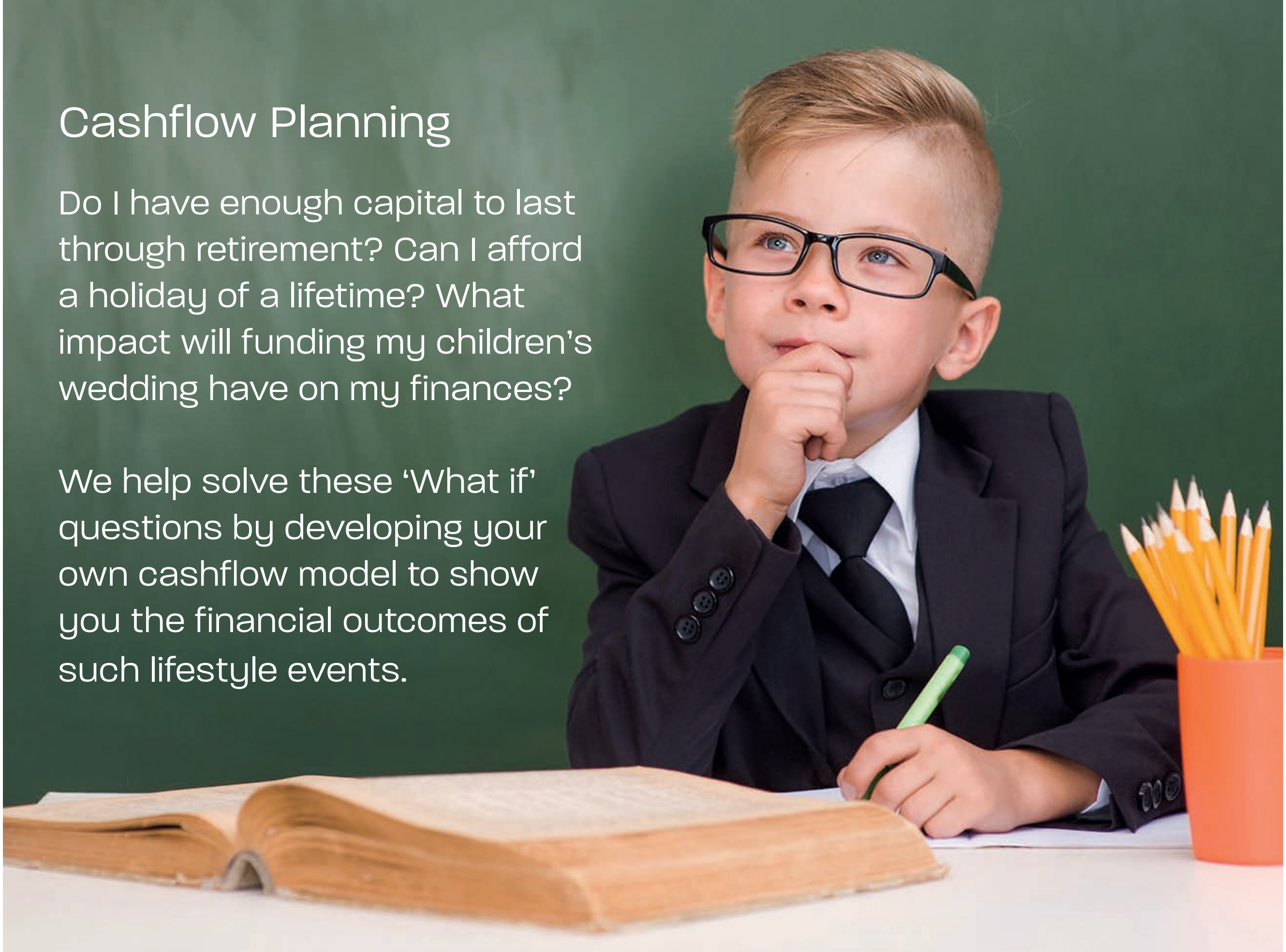
We understand our client's goals, we research potential solutions, we implement these and we work with them to make sure the plans are on track.

Getting to know you

We enjoy spending time with our clients and never understate the importance of face to face discussions. Technology might assist us in providing advice but we're here to build strong relationships with you.

It's important to us that our clients understand the financial and investment solutions we recommend. We work hard to ensure we deliver our advice in a way that works for you. We'll keep you informed and engaged throughout our relationship.





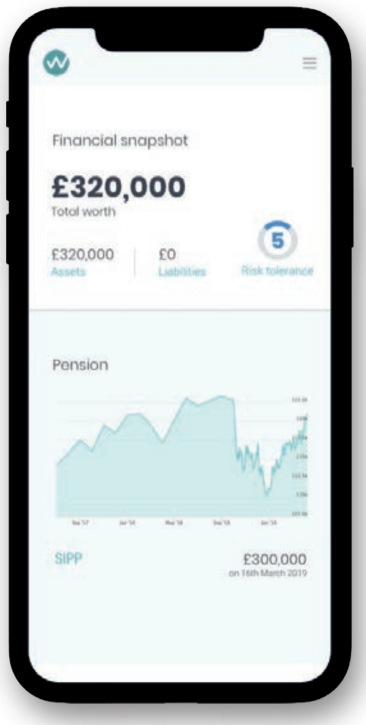
Cashflow Planning

Do I have enough capital to last through retirement? Can I afford a holiday of a lifetime? What impact will funding my children's wedding have on my finances?

We help solve these 'What if' questions by developing your own cashflow model to show you the financial outcomes of such lifestyle events.

Introducing Wealth Platform

We utilise technology wherever it is appropriate and have a market leading portal for clients to view their investments.



Your finances. Connected.
Wealth Platform gives you all the tools and insights you need to connect with us and plan your financial future.

See the complete picture
Your financial information analysed and gathered in one place give you clarity and insight.

Keep your finances on track
Keep an eye on your money and always know what comes next in your investment strategy.

Achieve your goals
Work smart with us: get reminders for scheduled meetings and go armed with the right information.

Getting started with Wealth Platform
Speak to us about Wealth Platform and how it can help you work together to plan your financial future.

Risk Assessment

For our corporate/institutional/trustee clients we will assess investment risk slightly differently as their investment objectives and risk thresholds are not typically aligned with any singular individual's personal preferences.

In order to assess and manage investment risk for our individual clients, there is a four step process which is highlighted in this diagram.

Step 1 - We initially assess a client's appetite for risk and financial capacity for loss by using a behavioural finance risk profiling tool supplied by industry experts Oxford Risk. This process is completed in Wealth Platform (our digital client portal).

Step 2 - Your adviser will review your behavioural risk profile and then meet with you to discuss your views and validate your results. All risk profiling tools have limitations and the personal discussion is crucial to understanding your attitude to risk and the impact it may have on advice. The two key outcomes are establishing actual attitude to risk and the actual financial capacity to absorb investment risk.

Step 3 - We will create a financial plan utilising appropriate tax wrappers and investment strategies that is tailored to a client's financial objectives, their risk profile and their capacity to absorb investment risk.

Step 4 - Investment markets are subject to fluctuation and assets will perform differently during the investment timeframe. In order to maintain consistency with a client's agreed risk profile, investments will need to be reviewed and rebalanced regularly.
Our Investment Committee meet at least quarterly to review, adjust and upgrade our strategic and tactical asset position. If changes are required to be made to a client's investment portfolio then their financial adviser will recommend the appropriate change to the investment strategy and the reason for the change.

Risk Management and Asset Allocation

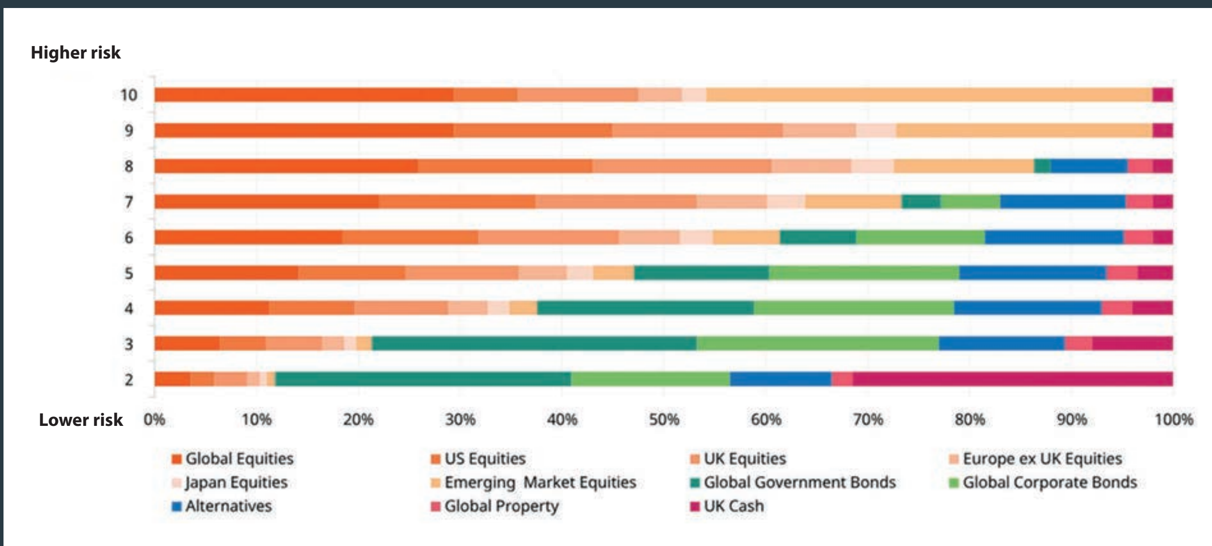
The Financial Plan

A Wealth Professional adviser will review a client's financial and lifestyle objectives and consider the appropriate options. Where advice is required on the investment of funds, an adviser will consider the most appropriate tax wrapper in addition to the investment risk strategy.

The Investment Recommendation

Any investment recommendation is based on the agreed risk profile and our asset allocation models. Wealth Professional are an independent consultancy and financial business and can recommend investment solutions from any FCA authorised fund manager.

Strategic Asset Allocation



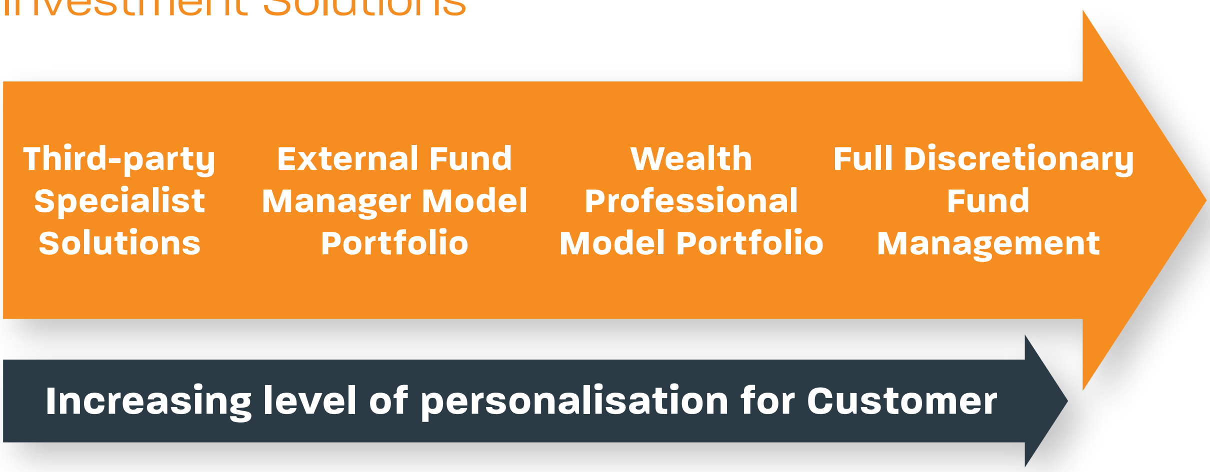
Risk ratings and asset allocation

The agreed risk level will determine the typical asset allocation of investment classes within the investment portfolio. We use financial ratios to stimulate discussion and help you develop greater understanding of risk and return.

Investment portfolio and suitability report

Once we have researched the appropriate solution(s) for the client, full written details are provided in a suitability report which details the rationale for the recommendation and the costs associated with the investment.

Investment Solutions



Trust the Process

Whatever age you are, wherever you are on life's journey, it's human nature to live in the moment and cope with whatever challenges life throws at you. In fact, the majority of us never plan further than a few days or weeks ahead or even take the time to look at how our investments, pensions and savings are performing from one year to the next.
Because if you know where you're headed, we can put the right plan in place to help you get there.

Where are you on life's journey ?

Your Family

Often the biggest financial risk you can take is to do nothing. To quote a Chinese proverb if you don't plan for your future, you get the one that shows up! We care about what matters most to you. We help you plan to live well.

FINANCIAL SOLUTIONS

We create tailored financial solutions that allow you to focus on the moments that matter to you and your family.

Let us help you achieve your Life Goals with financial coaching and support from a team unified behind one common goal... your success.

Your Wealth

Our Wealth Management Service will consider all of your assets; Pensions, Savings and Investments, as well as your liabilities, for example your Mortgage. We will as a matter of course utilise Taxation and Trust strategies.

OUR WEALTH MANAGEMENT

All of these components work together to formulate the most efficient strategy to deliver on your financial objectives.

Our client portal "Wealth Platform" provides a consolidated view of your wealth and gives you instant access to your information, securely, at any time, on any device

Your Business & your Career

We're business people too. And that means we understand the ambitions, the challenges and the risks of managing a business. We also understand that business planning is not a one-off activity but an ongoing combination of expertise and service.

BUSINESS PLANNING

Investing excess company cash reserves to generate an investment return better than cash. Using and consolidating Directors' pensions provision to benefit and grow your business by purchasing a Commercial Property, using pension to provide a Property Loan or generating a Loan back into the business.

Developing your employee benefits package to help retain existing employees and/or attract new employees. Improving your existing Workplace Pension and/or reviewing of adding provision by way of life assurance, critical illness cover and private medical insurance. Investments can go down as well as up and you may not get back what you originally invested.

Knowing how we work with some of our existing corporate clients may help you understand what we can achieve for you and your business.

A new chapter

A retirement strategy is critical to make the best use of your hard-earned savings, so you can enjoy retirement by spending more time with your family and grandchildren, and perhaps travelling the world.

RETIREMENT

The period immediately before and after retirement is arguably the most important in a financial lifetime. Having spent many years earning and accumulating capital you are now approaching the decumulation period of using your savings to provide income and meet all your expenditures.

We design your retirement income using strategies such as annuity, drawdown and phased retirement which are considered alongside your savings, your property and any business shareholdings. We then carefully combine and balance these to ensure an optimum and tax efficient income.

Settling down

Passing on hard earned savings and assets to the next generation is often a key goal for clients.

ESTATE PLANNING

Inheritance tax, long term care costs and ensuring that the people you love most benefit from your legacy are common concerns. We can help put a financial plan in place to provide comfort that these goals are delivered.

Depending on the complexity of your own financial position and the nature of the benefits to be passed to future generations, we will work with legal and tax professionals to deliver the outcome you require.

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Contact us

Please call or drop us a line, we'd love to hear from you.

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