

RESPONSIBLE
WEALTH

INDEPENDENT FINANCIAL PLANNERS

CHARTERED | UNBIASED | UNRESTRICTED

**‘...WE WORK WITH
CLIENTS TO PUT
TOGETHER A FINANCIAL
PLAN, ENABLING THEM
TO CREATE, GROW AND
PROTECT THEIR WEALTH
USING A RESPONSIBLE
AND SUSTAINABLE
INVESTMENT STRATEGY...’**

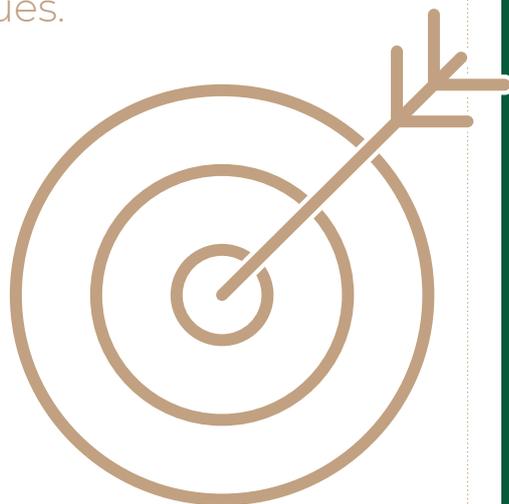
RESPONSIBLE WEALTH – WHY CHOOSE US

As a privately owned firm of independent advisers, we are not constrained by product, provider or solution, in contrast to a restricted adviser, who by definition may be limited in the scope of the advice or service they can provide.

Our mission is to help you achieve a fulfilling, impactful life by aligning your money with your values.

WHAT MAKES US DIFFERENT:-

- We offer Independent Financial Advice
- We are unrestricted in the depth and breadth of our advice
- We are professionally qualified
- We have a transparent, all-inclusive fixed fee charging structure which is not based on the amount you have to invest, the amount we manage or contingent on you buying a product.
- We believe costs are important and therefore will seek to minimise these when considering investment solutions
- We have invested in the latest technology to ensure all aspects



of the client journey are as smooth and efficient as possible

- We are a privately owned business free from bias, so our focus is on you, not shareholders.
- When we consider investing, we are committed to providing you with responsible, sustainable investment solutions.

SIMON BRAY

Director of
Responsible Wealth

We specialise in providing families and business owners with a personalised financial plan to create and protect wealth during and beyond their lifetimes.

We are experts in what we do and you have the confidence in knowing that you have access to professional advice qualified in the following areas:

- Chartered Financial Planner
- Fellow of the Chartered Insurance Institute
- Member of the Society of Later Life Advisers
- Holder of the Retirement Advice Standard

We are therefore confident that we can enhance and add value to your overall financial planning.

FINANCIAL PLANNING – WHAT TO EXPECT

We provide new and existing clients with a clear and structured financial planning service. We have carefully designed a service to help you identify what you want to achieve, then to ensure your finances are arranged so as to put you in the best possible position to succeed.

WHAT IS THE BENEFIT OF TAKING ADVICE?

Research conducted by The Vanguard Group has shown the value of advice to be in the region of 3%pa in investment returns. This includes the following value adding services:-



PORTFOLIO CONSTRUCTION

This includes suitable asset allocation, location and cost effective implementation,



WEALTH MANAGEMENT

This includes rebalancing portfolios and recommending an effective spending strategy in order to maximise income and minimise taxation.



BEHAVIOURAL COACHING

This includes helping clients manage the emotions involved in investing, market turbulence and also maximising opportunities.

**£34,391 IS THE
'ADDED VALUE'
OF ADVICE ON AN
INVESTMENT OF
£100,000 OVER
10 YEARS**



Source: Vanguard



Over the years we have found that investing time in getting to know you and equally for you to get to know us is the starting point for a successful relationship. We therefore typically use the following process to develop our relationship with you.

DISCOVERY / REVIEW MEETINGS

Before committing to anything, we want to be sure we share the same principles and are ready to work together for the long term. It is important that you work with a financial planner you like and trust. At this stage we will get to know each other, with initial exploratory meetings and calls, when you can explain what has prompted you to seek financial planning advice and tell us about your background. We will ask questions to help understand what is important to you and what you want to achieve in your life, in the short and long term. We will also ask about your financial situation. We will set out how we work and what you can expect

from our process. There is no cost to this stage.

EVALUATION AND ANALYSIS

After you have engaged with us, we will give careful consideration and exploration of your situation and what you want to achieve. We will then clearly set out our advice to you in a report. This will include an action plan of what to do and when. Depending on your circumstances, our advice might include details about restructuring your wealth, updating your investment portfolio, tax planning, reducing costs and improving your options.

PLANNING

Once we have completed our evaluation and analysis, we will often arrange a planning meeting whereby we will share our findings and discuss the different routes available to help meet your objectives. This meeting is more about fine tuning.

RECOMMENDATIONS

When you are ready, we will work with you to start making the changes we recommended. We will do as much as possible for you. We will also work closely with your other professional advisers like your lawyer, accountant, property agent, or tax adviser as needed.

REVIEW STAGE

Your situation will change over time, and it is important that your financial plan is regularly adjusted. We will usually fully review your wealth and objectives and meet with you at least once a year, based on what you would prefer. We will be in touch from time to time throughout the year to check how you are. You should contact us if there is ever anything we can help with or any concerns that we can address. We offer meetings face to face or via Zoom or Skype, plus regular contact by phone, email or letter – it's all included in our monthly fee if you take up our ongoing service. We listen carefully to what you need and tailor our advice to suit you. Our advice is focussed on helping you achieve your goals.

OUR ACCREDITATIONS

When it comes to your money, ensuring you receive advice from the best qualified adviser should be your minimum requirement.

We are proud of our accreditations and pleased to support new and existing clients, drawing on our vast experience gained over the last 25 years.

CHARTERED FINANCIAL PLANNER

Chartered status is a symbol of technical competence. It demonstrates that you are at the forefront of your profession and serves as a mark of trust with consumers, employers and business connections. As a Chartered body of more than a century's standing, the Chartered Institute grants Chartered titles to individuals and organisations that meet strict qualifying criteria and adhere to a Code of Ethics.

FELLOW OF THE PERSONAL FINANCE SOCIETY

Fellowship is the highest membership level of the Personal Finance Society and regarded as the premier designation for those working in the insurance and personal finance profession.

SOCIETY OF LATER LIFE ADVISERS

All Solla later life advisers specialise in the financial needs

of older people. Professional qualifications, whilst essential, do not always give a full picture of an adviser's experience or expertise. Those advisers who have taken the further step to become independently accredited can offer the added reassurance that they can give the practical help and guidance needed to help you make the right decisions at the right time.

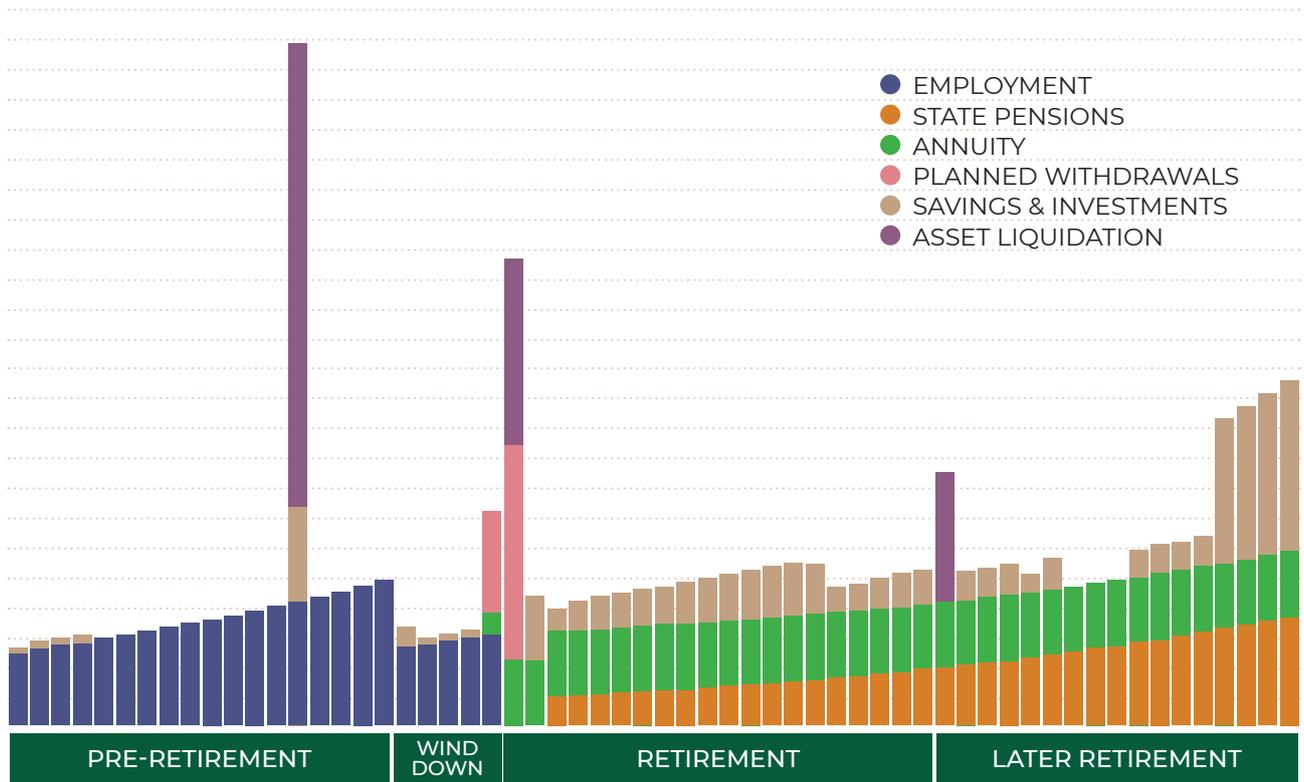
RETIREMENT ADVICE STANDARD

The Solla Retirement Advice Standard is an independent standard for financial advisers who specialise in understanding the needs of people at, and in, retirement.

SIFA

Many aspects of later life planning involve both legal and financial considerations, and the best way of ensuring that you receive impartial advice is to consult solicitors who work with trusted financial advisers whose firms are listed in the SIFA Directory of Professional Financial Advisers, which is endorsed by the Law Society.

**'OUR MISSION IS TO
HELP YOU ACHIEVE A
FULFILLING, IMPACTFUL
LIFE BY ALIGNING
YOUR MONEY WITH
YOUR VALUES'**



CREATING A FINANCIAL PLAN

We will work with you to create a financial plan, documenting your short, medium and long-term objectives in order to create wealth for you and your family.

We will also discuss what external factors may threaten the success of your financial plan and how we may protect against this. Where appropriate, we use Voyant Adviser for Practice and Private clients in order to visualise your financial plans and account for:

CASHFLOW AND RETIREMENT

Forecast how today's decisions will affect future finances

GOALS

Identify individual key life events to personalise the planning process

INVESTMENT PLANNING

Determine risk and objective-based asset management, affordability and debt reduction strategies

ESTATE AND INHERITANCE TAX

Demonstrate estate values and potential tax liabilities

TAX

Explore tax planning options using reliefs, allowances and thresholds

SIMULATIONS

Determine how well financial plans handle life-changing situations

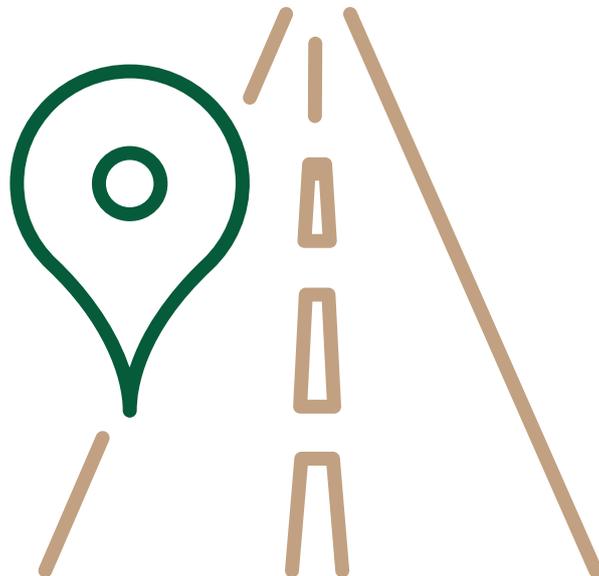
MARKET CRASH

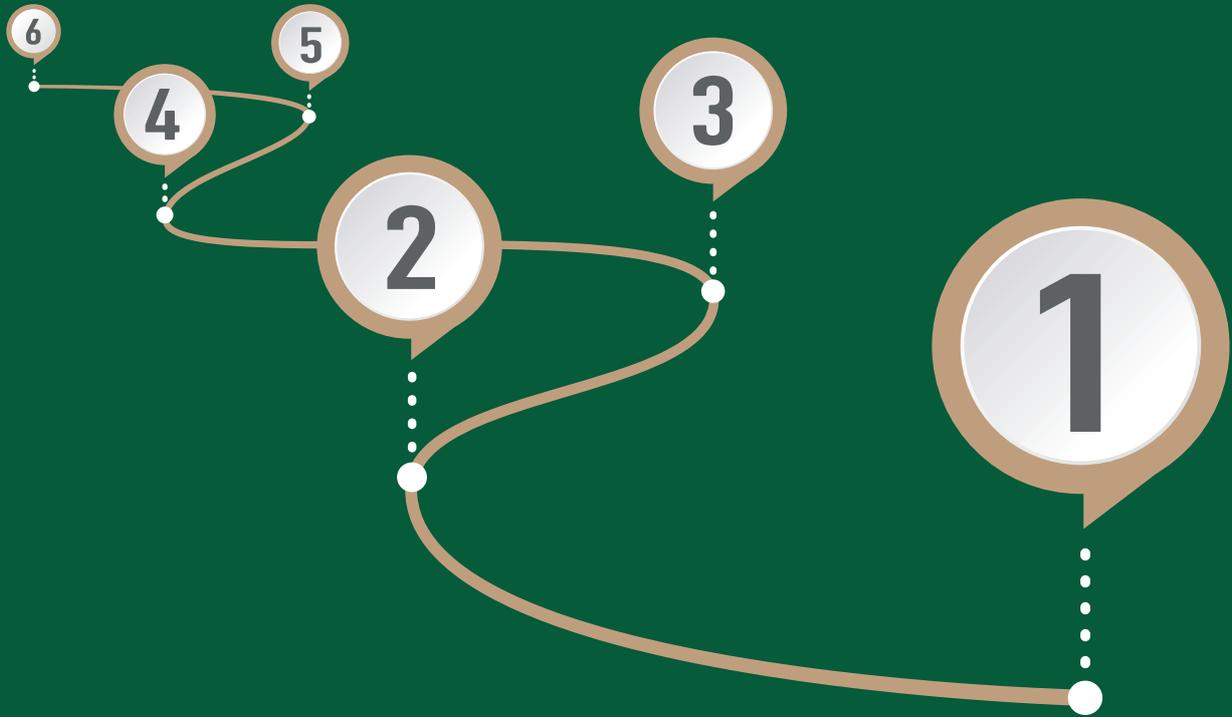
Understand how resilient financial plans are to unexpected market movements.

WHAT OUR INITIAL SERVICE INCLUDES

Our initial service typically starts at the beginning of our relationship and is designed to put in place a robust but flexible financial plan and includes the following:

- Helping you to identify what you want to achieve, in the short, medium and long term.
- Carry out a comprehensive analysis of your existing finances, including all your savings, pensions, investments, personal protection, and tax planning arrangements.
- Obtain an understanding of your investment knowledge and attitude and tolerance towards investment risk.
- Recommendation of an asset allocation model that matches your risk profile and the subsequent assessment and suitability of any existing holdings.
- Forecast your wealth over your lifetime to identify issues over the long term.
- Stress-test your situation, looking at scenarios such as serious illness, death, loss of income and poor investment performance.
- Present our recommendations and draft action plan to you, identify any obstacles, and discuss them with you. We will make revisions as needed, until we are all agreed.
- Provide a clear and detailed recommendation report with an action plan to follow.
- Arranging a second appointment to explain and discuss our recommendations in detail.





ONGOING SERVICE

Our ongoing service is optional but would suit clients who wish to ensure their financial plan remains on track and typically includes the following:

- Meet with you annually with the aim of helping you to achieve the personal objectives you have set.
- Review your long-term financial plan with you at least every year, including updating your goals and objectives.
- Regularly identify where you might want to make changes to your financial plan.
- Make use of ongoing tax planning opportunities.
- Recommend changes to your savings and investment strategy where required, including new investments or regular contributions.
- Assess your investment performance against the targeted rate of return.
- Ensure your portfolio is rebalanced and maintained as required to ensure it remains appropriate.
- Let you know about any changes in legislation that may affect you.
- Be on hand for all calls, discussions, and correspondence to update each other on any changes or to ask questions.
- Review your contingency plans and recommend changes as needed.
- Stay in touch with updates, news and invitations that may interest you.
- Maintain our records.
- Liaise with your other professional advisers as needed.
- Between our regular reviews, you have unlimited access to our advice and support on any financial issues at all. All questions are welcome, and we like to keep in regular contact with you.



OUR APPROACH TO FEES

Our approach to fees is very simple – we have a transparent, all-inclusive fixed fee charging structure which is not based on the amount you have to invest, the amount we manage or contingent on you buying a product.

It is important to us to agree fees that represent fair value, both to ourselves and our clients, which we believe provides a solid foundation for a successful long-term relationship.

Fees will be explicitly detailed in monetary terms, and agreed by you in advance, prior to work proceeding.

Once it has been established that we would each like to work together, we will put together a documented scope of work, setting out the services we propose or have agreed to provide, and how much it will cost for you to review and approve.

When it comes to charging for initial financial planning and advice work, some firms still levy a percentage based fee, contingent on you purchasing a product. We do not take this approach as we believe it creates a conflict of interests in motivating an adviser to 'sell' a product.

We believe that the value we add is in the advice and planning and that it is fairer to agree fixed fees with you, in return for a specified and personalised service, irrespective of whether a financial product is purchased.

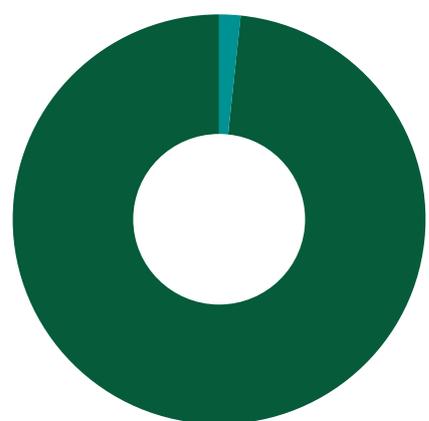
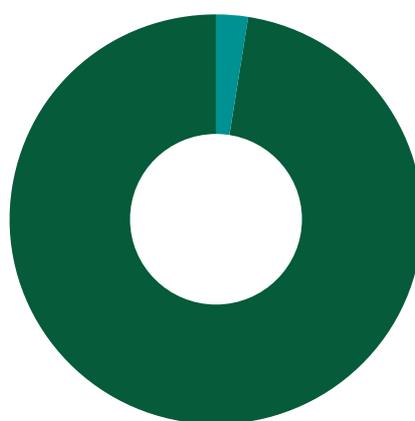
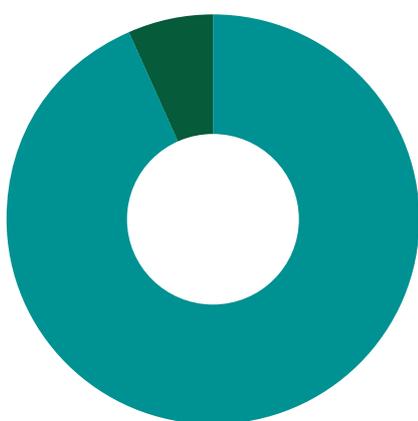
Please refer to our Client Agreement, for a clear explanation and examples of our costs.

OUR INVESTMENT PHILOSOPHY

Markets are hard to beat in the long-run. Attempting to consistently pick the right stock, and perfectly time buying and selling, is incredibly difficult, costly, and often leads to losses over time. Overall, active investment approaches are of little benefit to all but a few investors, but of great benefit to all but a few fund managers, who will continue to charge premiums regardless of performance. Evidence shows that only around 1% of traditional funds beat the market in the long-run, net of costs.



ASSET ALLOCATION (ESTABLISHING AN APPROPRIATE MIX OF STOCKS, BONDS, CASH, & REAL ESTATE IN A PORTFOLIO) IS RESPONSIBLE FOR THE OVERWHELMING MAJORITY OF THE VARIABILITY IN RETURNS*



*Gary P. Brinson, L. Randolph Hood & Gilbert L. Beebower (1995), Determinants of Portfolio Performance, Financial Analysts Journal, 51:1, 133-138, DOI: 10.2469/faj.v51.n1.1869. To link to this article: <https://ebip.co.uk/repository/3241-determinants-of-portfolio-performance>

THE PRACTICE OF EVIDENCE BASED INVESTING

Our core investment approach is based on evidence, as opposed to traditional speculative investments. Our investment style is grounded in understanding world leading scholarship, long-term observations and extensive in-house research.

EVIDENCE BASED INVESTING -

THE PROCESS OF SYSTEMATICALLY REVIEWING, APPRAISING & IMPLEMENTING ACADEMIC RESEARCH FINDINGS TO AID THE DELIVERY OF OPTIMUM INVESTMENT SOLUTIONS TO INVESTORS.



HIGHLY DIVERSIFIED PORTFOLIOS OF LOW-COST INDEX FUNDS



REBALANCE ONLY WHEN NECESSARY



MINIMISE THE VOLUME OF TRADES TO REDUCE COSTS

SUSTAINABLE AND RESPONSIBLE INVESTING

Our mission is to help you achieve a fulfilling, impactful life by aligning your money with your values. We do this by creating a robust financial plan and investing sustainably.

Sustainable investing is an investment discipline that considers environmental, social and corporate governance (ESG) criteria to generate long-term competitive financial returns and positive societal impact. This approach is all about investing in progress and

recognising that companies solving the world's biggest challenges can be best positioned to grow. It is about pioneering better ways of doing business and creating the momentum to encourage more and more people to opt into the future we're working to create.

Making a meaningful difference, whilst growing your own wealth is easier than you think.

We will ask you to engage with us to ensure we arrange an investment solution that takes full account of any individual preferences you may have.

£100,000 INVESTED IN A TYPICAL ESG FOCUSED PORTFOLIO HAS THE FOLLOWING POSITIVE OUTCOMES:-



Avoided 25 tonnes of CO² emissions equivalent to taking 5 cars off the road



Treated 11 patients



Generated 13 MWh of renewable energy equivalent to 4 households' usage



Delivered 35 hours of school, further and adult education



Provided 20m litres of clean water equivalent to 154 households' usage



Made 40 medical interventions covering diagnostics, screens & treatments



Recycled 2.4 tonnes of waste equivalent to 2 households' annual waste



Reached 2 people with preventative healthcare

Source: EQ Investors

'MY PRIMARY REASON FOR WHOLEHEARTEDLY RECOMMENDING SIMON IS HIS BASIC HUMANITY. HIS MOTIVATION IS TO PERSONALLY CARE FOR THE WELFARE OF HIS CUSTOMERS RATHER THAN SIMPLY CONDUCT A FINANCIAL TRANSACTION'



**GET IN
TOUCH**

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