



SAVVY WEALTH
MANAGEMENT



| ADVICE YOU
| CAN TRUST

WELCOME TO SAVVY WEALTH MANAGEMENT TERMS OF BUSINESS BROCHURE


We are proud to offer **expert** independent financial advice that delivers bespoke financial solution to meet our client's needs.

We know that financial planning can be extremely stressful, that is why we offer you a wealth of industry **knowledge and experience**. This coupled with market leading technology helps us understand all aspects of your financial circumstances.

Our aim is to simplify your finances in a way that helps you achieve your financial objectives in the most tax and cost-efficient way.

Together we have more than **40 years' industry experience** ranging from working for some of the most respected insurance and investment companies. We can provide investment solutions across a wide range of financial products and services currently on offer in the marketplace.

Your security and confidence in what we do is our number one priority which is why we are widely regarded for our **high standards** of customer care, and operate under three guiding principles - professionalism, impartiality, and integrity and are proud of our award-winning client reviews.



GIVING YOU ACCESS TO YOUR FINANCES 24/7 YOUR PERSONAL FINANCE PORTAL



21ST CENTURY SERVICES

We recognise that advances in technology mean our clients are increasingly choosing to interact with us across multiple channels; face to face, on the telephone and online. That's why we're introducing our new Personal Finance Portal, a revolutionary new app that enables you to see your complete financial picture in seconds at a time and place to suit you.



PEACE OF MIND OF BANK-LEVEL SECURITY

What's more, everything is completely encrypted, meaning that you can communicate with us using the inbuilt messaging service safely and securely.



A CONVENIENT WAY TO VIEW FINANCES AT THE CLICK OF A BUTTON

Accessible online 24/7 across desktops, laptops and mobile devices, Personal Finance Portal gives you access to your long-term savings and investment information in an easy to use, online format.



ACCESSIBLE DOCUMENT STORAGE THAT'S SECOND TO NONE

Your Personal Finance Portal allows you to house all your documents, both financial and personal, in a single online document vault that's completely secure and fully backed up. It's far more secure than keeping paper copies in your filing cabinet or in a computer file which can be hacked



ALWAYS UP-TO-DATE* AND EASY TO USE

Accounts, transactions and balances are refreshed every day so the information displayed in your Personal Finance Portal will always be up-to-date* and it's displayed in a visually engaging way that's really easy to understand. Because your Personal Finance Portal is cloud-based, getting up-to-date valuations becomes a breeze so you can always see how your investments are performing.

WHAT DO WE DO?

We provide high-quality financial advice to private individuals and businesses, helping them ensure their money works hard for them at all times. Based in Rhondda Cynon Taff, we help our clients and prospective clients from the comfort of their own home, our office or a nice relaxing coffee shop for meetings and regular reviews.

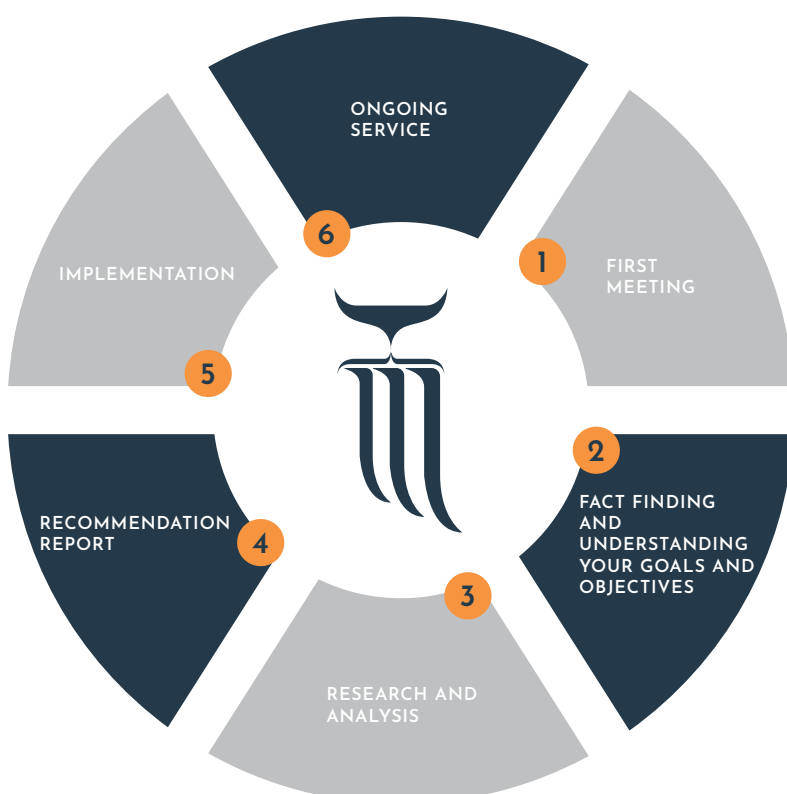
Having more than 20 years' industry experience, and advising clients since 2005, we have the industry qualifications and expertise needed to provide advice across the wide range of financial products and services currently on offer in the marketplace.

We're widely regarded for our high standards of customer care, and operate under three guiding principles - professionalism, impartiality and integrity. We look to build long-term relationships with our clients, so that we can ensure their plans continue to remain relevant as their lives change.

HOW WE WORK WITH YOU TO MEET YOUR GOALS

The service we provide is always tailored to your specific needs. It's designed to take account of your financial circumstances, any plans you may already have in place, and offer sound advice on how we can help you meet your financial objectives. In order to do this, we adopt a six-stage process that ensures we get to know you, your circumstances and your requirements in detail, enabling us to make appropriate recommendations on your behalf.

THE KEY ELEMENTS OF OUR SERVICE ARE:



THE SERVICES WE PROVIDE

In today's complex financial world, we help clients in several ways, including:



SAVINGS AND INVESTMENT

Making sure you get the best return on your money



RETIREMENT PLANNING

Helping you save for retirement and plan how to spend your savings in your later years



PROTECTION

Advising on appropriate policies to protect families from life's unexpected and unwelcome events



PLANNING FOR THE FUTURE

Helping you put plans in place that ensure your wealth is passed on in accordance with your wishes



ESTATE PLANNING

From wills and trusts to power of attorneys, we look after the future

OUR CONSULTATION PROCESS

At our first meeting (which we always provide at our own expense and without any obligation), we aim to discuss your personal financial objectives in detail and explain what the benefits would be to you of using our service. We'll also outline our cost structure. If you feel happy to proceed, you can then appoint us to act on your behalf.

GAINING AN UNDERSTANDING OF YOUR FINANCIAL CIRCUMSTANCES

At this stage, we'll also gather information about your existing financial arrangements and personal circumstances. This discussion can be wide-ranging but will also provide you with the opportunity to identify particular aspects of your finances that you would like us to advise you on. Either way, you'll find our advice is comprehensive, informed and above all tailored to your needs.

HERE ARE SOME OF THE AREAS THAT CLIENTS FREQUENTLY DISCUSS WITH US

SAVINGS AND INVESTMENTS

With interest rates remaining low and markets experiencing volatility, clients often ask us to review their current financial arrangements including savings accounts, shares and other stock market investments. We offer impartial advice and provide our recommendations on their suitability for their specific needs, suggesting alternatives where appropriate.

PENSION PROVISION AND RETIREMENT PLANNING

Since the introduction of pension freedoms, retirees have more choice and flexibility as to when and how they take an income in retirement. We help clients by reviewing their existing pension provision and suggesting strategies to help them build up their pension savings. When they reach retirement, we help them understand the options available to them such as accessing a tax-free lump sum, the different types of annuity available, or how income drawdown might work for them.

PASSING YOUR WEALTH ON TO FUTURE GENERATIONS

With house prices remaining high, many more families are finding themselves likely to pay Inheritance Tax on their estates. We can explain how the tax works and the ways in which you can legitimately reduce your estate's liability, leaving more of your money to your heirs.

LIFESTYLE PLANNING

In today's increasingly busy world, many people overlook the need to plan for life's big expenses like school and university fees, repayment of a mortgage, or building up a lump sum to get a child onto the housing ladder. We help our clients think more about their future, putting in place plans to help them meet these major expenses.

WILLS AND LASTING POWER OF ATTORNEY

The best financial plan in the world will usually fail without an up to date Will, this needs to be reviewed and updated on a regular basis. The other area that runs hand in hand with wills is lasting powers of attorney, we work closely with a firm focussed solely on these areas.

LONG TERM CARE

With more of us needing long-term care as a result of living longer, serious consideration needs to be given how you will fund these fees for yourself or a loved one.

AN IN-DEPTH FINANCIAL REVIEW AND RESEARCH

Based on our dialogue with you, we then review your information and consider the recommendations we feel will work best for your financial circumstances. We'll identify the most suitable products, providers, policies and funds to help you achieve your financial goals.

OUR REPORT AND RECOMMENDATIONS

We'll then meet up with you again and present our findings and recommendations to you. At this stage, we can also include specific products and plans that we believe best meet your requirements. You'll find we explain everything clearly, including any jargon you may be unfamiliar with.

PUTTING YOUR PLANS IN PLACE

We will only begin this process once we have your agreement to proceed. If you're happy to work with us, we'll implement our recommendations on your behalf. This can include setting up plans, arranging investments or starting the process of planning your estate for the future. Financial form filling can seem daunting, but we'll make the process clear and straightforward and explain the various documents involved. We'll pass on all the completed policies or contracts to you for your records.

REGULAR REVIEWS

Our aim is to work with clients over the long term, so we make arrangements to keep in contact, as a minimum once annually and more often as required. We can then discuss any life changes you've experienced and ensure that your financial plans remain relevant to your needs. We'll also take the opportunity to let you know about new products and services in the marketplace that may be appropriate to your financial circumstances.

OUR CHARGES

At Savvy Wealth Management we feel that the overall service we provide is much more than simply setting up a plan for you. We are proud to offer a personable and dedicated service which will give you the confidence in knowing that your finances are in safe hands but also taking peace of mind knowing our charges are competitive. There are also no contracts or minimum terms. We simply offer good solid plain speaking advice.

INITIAL ADVICE CHARGE

For setting up a new plan or transferring an existing one, we charge an 'Initial advice charge' (this is a one-off fee). This payment can either be taken from your investment or pension upon receipt by the policy provider or paid directly by you. This charge covers setting up the plan and advice.

AMOUNT	INITIAL CHARGE
£20,000 - £150,000	3%
£150,001 - £250,000	2%
£250,001 - £1,000,000	1%
Over £1m	Individual agreement

The initial advice charge is a tiered charge. The example below illustrates how the charge is calculated:

*If you invested £100,000 our implementation fee would be £3,000
If you invested £300,000 our implementation fee would be £7,000*

INVESTING REGULARLY

If you contribute regularly into a product, the initial advice charge is a flat fee of £450. This is payable up front upon application.

FEE BASED ADVICE

We recognise that at times you may wish to instruct us to provide advice/tax calculations which will not result in an investment or fund recommendation. For example, calculating annual allowance/lifetime allowance/capital gains calculations etc.

We will agree a charge with you, based on the sum being advised or in line with a fixed cost offer. In all cases a charge agreement will be provided and agreed prior to work being undertaken.

Example: if you requested us to calculate an annual allowance calculation for pension input purposes. We would charge £450 as a fee; this is payable up front.

OCCUPATIONAL CHARGES

If you require advice on your Defined Benefits Pension or Pensions with safeguarded benefits such as guaranteed minimum pension, our initial and ongoing charges will be determined at consultation meeting. Our typical charges are listed below.

Please note that this charge is our introducer agreement and will be in addition to what the company or provider handing your transfer will also charge. This charge will be disclosed directly to you in a separate agreement by them.

This payment can either be taken from your investment or pension upon receipt by the policy provider or paid directly by you.

This charge covers our advice & support with the transfer process.

AMOUNT	INITIAL CHARGE
Up to £250,000	1.2%
£250,000 to £1million	0.8%
Over £1m	0.5%

The initial advice charge is a tiered charge. The example below illustrates how the charge is calculated:

- *If you invested £100,000 our fee would be £3,000*
- *If you invested £300,000 our fee would be £3400*

NON INVESTMENT PROTECTION AND GENERAL INSURANCE.

For Non-Investment Protection and General Insurance, SAVVY WM will not charge a fee as we will receive commission directly from insurance companies for arranging your insurance product.

PROVIDING AN ONGOING SERVICE TO YOU

If you would like to opt into our 'Active Service' and become a SAVVY Wealth Management client.

Our commitment to you will be to keep you updated of any regulatory changes etc through regular newsletters our social media feeds, face to face meetings and digital meetings.

We will also provide dedicated reviews based on your individual circumstances. The structure and frequency of these reviews will ensure your plan(s) and financial objectives remain best suited to your needs.



SAVVY CLIENT

WE CHARGE 1% PER ANNUM OF THE FUNDS INVESTED WITH US. FOR THIS YOU WILL RECEIVE:

- 24/7 access to Your Personal portal for real time information on your plans
- Access to your support team and qualified financial advisor
- Ongoing expert support
- Comprehensive financial health check with written report
- Detailed Tax planning e.g., Annual allowance, carry forward & Lifetime allowance calcs
- Portfolio rebalancing
- Annual review, to include objectives, Risk, Asset allocation, tax status
- Face to face annual review if required
- Newsletters
- Social Media feeds on current affairs - Make sure you follow us
- Website support
- Annual statement
- Estate planning

Ongoing advisor charge example:

If the value of your investment(s) totalled £50,000 you would pay us £41.66 per month

The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce.

Any change to the level of services throughout this agreement will result in pro-rata charge being applied.

The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments, it may reduce your personal tax thresholds and/or exemption levels. Where this happens, we will discuss it with you and confirm it in your personal recommendation report.



SAVVY CUSTOMER

WE CHARGE £27 PER MONTH OR £247 PER ANNUM. FOR THIS YOU WILL RECEIVE:

- 24/7 access to Your Personal portal for real time information on your plans
- Access to your support team and qualified financial advisor
- Newsletter
- Annual statements
- Social Media feeds on current affairs

Existing clients find it beneficial to remain a SAVVY customer. This means that when your circumstances change, we can pick up straight away and give you and your families the support you require. The cost of this is £27 per month or £247 payable annually by direct debit or cheque.

WHAT ARE OUR CUSTOMERS SAYING ABOUT US?



SAVVY WEALTH MANAGEMENT

Based on this client rating by visitors to VouchedFor



How did Melanie Scott help you?

Very informative, took time to explain everything with no jargon. Made me feel very comfortable and felt she understood my requirements. Very friendly approach, not pushy.

Have you seen the outcome you were hoping for?

Yes and more, Melanie gave some sound advice on other financial matters, and delighted how things are developing following her advice.

What could they have done better?

Having been badly advised by Financial Advisors previously I was very apprehensive about taking advice for the 3rd time. A colleague recommended Melanie to me and when I first met her she put me at my ease immediately. Melanie's approach is refreshingly open and honest, she took time to understand me, my lifestyle, my past, present and future and she gave sound advice with no hard sell.

OVERALL RATING: 5.0 ★★★★★

QUALITY OF ADVICE: 5.0 ★★★★★

QUALITY OF SERVICE: 5.0 ★★★★★

VALUE FOR MONEY: 5.0 ★★★★★

How has Martin Beazer helped you since your last review?

Martin always seems to make us comfortable with our investments, always on the end of the phone for us if we need any advice

How has Martin Beazer helped you since your last review?

After moving to Dorset we asked Martin to continue handling our investments and Pension funds. We are very happy we did this as he been very efficient, even at a distance. At all times he has been available to discuss and advise, and has continued to be the financial athlete he has always been. Martin, has been our advisor for many years, and we place total trust in him, not only as a professional but also as a very good friend.

OVERALL RATING: 5.0 ★★★★★

QUALITY OF ADVICE: 5.0 ★★★★★

QUALITY OF SERVICE: 5.0 ★★★★★

VALUE FOR MONEY: 5.0 ★★★★★





SAVVY WEALTH
MANAGEMENT

ADVICE YOU CAN TRUST