

## A personal approach to managing your wealth

Mercer & Hole Financial Planning provides bespoke financial planning advice to a range of people. We are proud to have achieved several quality benchmarks, including the recognition of Corporate Chartered status awarded by the Chartered Insurance Institute. We have also won industry awards consecutively over the last three years.



### What do we do?

The financial planning team is led by Chartered Financial Planners and Chartered Tax Advisers. We work together to ensure you have:

- A tailor-made financial plan and quality tax advice
- A suitable investment solution matched to your needs

Our tax and financial planning team will take the time to:

- Get to know what you want to achieve
- Assess your capacity for risk and factor this into your financial planning
- Develop your financial plan using the right investment strategy for you
- Help you to take advantage of tax efficient savings, particularly in areas you might not have previously considered
- Regularly review your financial plan to consider life changes or reviewed objectives

### Why we are different

Like most financial planning firms, we are authorised to provide investment advice which, is a very specialised and heavily regulated activity. Unlike other firms, our level of tax expertise is much wider with access to qualified chartered tax advisers. We also have our own approach when it comes to advice on investing capital.

Firms that offer financial planning are often only able to employ their own investment strategy. This does not always provide the most appropriate solution for the client. We use different investment strategies matched to a client's needs.

### Our approach to investment

Having established the financial roadmap, the next step is to consider the most appropriate investment solution for a client.

We spend time understanding your investment needs and then provide advice, either around the type and combination of investment funds that are suitable for you, or whether you should employ the skills of a discretionary investment manager.

With our investment process, we provide an investment recommendation for your money, based on risk mapping and managed return investments. Should you choose, you can also have online access to your own investments.

Where there are different structures involved with different aims, this will inevitably require more than one investment solution. Where it is right, we can assist in the process of engaging with a discretionary investment manager, who will take responsibility for managing and investing the funds. Sometimes, a client already has a preferred investment manager of their own and we can help to map their approach with the client's overall aims.

## Wealth management

As part of building a financial plan to support a client in building wealth during their lifetime, they are often looking for a straight-forward investment of the capital or their regular savings. For example, an individual with a successful career will normally have regular pension investments and make annual contributions into an ISA portfolio.

Through a combination of appropriate investment solutions and regular reviews, we are able to help you stay on track to meet your financial objectives.

Our charges for this service are normally based on a fixed percentage annual fee (depending on the amount invested) which is often taken from the investments.

## Fee-based planning

We have many years of experience in helping clients who have already built up a high level of capital. For example, someone who has run and sold a successful business may be looking to invest enough capital to provide themselves with a new income stream. However, the added complication for them might be how best to structure their wealth to ensure that it cascades down to the next generation tax efficiently. This will often involve considering lifetime allowance issues with their pensions, bonds, trusts or other tax efficient investment wrappers.

In these cases, the clients are often familiar with paying fees on a time cost basis, which makes sense given the importance of investing in the planning time. However, fees can still be paid directly via the investments if the wrapper allows.

## Starting the conversation with you

We help people plan to achieve their financial and lifestyle goals. These can be as simple as “I want to invest money for my retirement” or “I want give some money to my children”. Often, what can start as simple goals, can become more complicated. We help you to define what you want to achieve and then work with you to answer the fundamental questions:

- How much do I need to invest?
- When can I access my funds?
- What type of return do I need in the future to get there?
- What is the best way to structure my investments?
- How do I protect the family wealth for future generations?
- How do I plan for any taxes that could be incurred?

We help to set this out by using financial models, to show the how it fits together. We also take care of all the paperwork in order to make the process straightforward and easy for you.

Robust financial planning with tax advice and the right investment strategy will enable you to balance your current financial needs with your goals for the future.

## Let's get started...

## Next steps for you

Every client has different needs and priorities, but whatever your situation, whether you would like a specific wealth management service or have a portfolio which needs bespoke, expertise financial planning advice – the first step is talking to us.

If you would like help or advice on any aspect of wealth management or financial planning, please contact our Directors of Financial Planning: Iain Muffitt and Michael Lapham.

