



investing for
your future.

my wealth
part of the Wealth at Work group

“we can help you build an investment strategy to help you plan for your financial future.”

Paul Morton,
Investment Planning Director.
my wealth



introduction.

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In an ever-changing financial climate, we can give you all the help and knowledge you need to make the right financial decisions for your future.

We work with many of the UK’s leading companies and pension schemes to help their employees and members understand their personal financial situation, whether they’re saving for their future or looking how best to maximise income at the point of retirement. See our ‘Generating Your Retirement Income’ brochure for more details.

We ensure savings and investments are appropriately managed by creating tailored investment strategies to meet an individual’s personal objectives, which are flexible enough to adapt to changing needs.

As part of this service, we create bespoke investment portfolios which are selected from the whole-of-the-market without any restrictions and are actively managed to ensure they remain appropriate through changing market conditions.

a regulated financial advice service.

We can provide you with support to help you plan for a successful financial future, whatever your aspirations may be.

Our regulated financial advice service gives you the opportunity to arrange a meeting with one of our Advisers who will review your current financial situation and then advise you on your options.



Advisers

We have a team of fully qualified and experienced Advisers. During an initial meeting, they will complete a 'fact find' to ascertain details of your current financial situation, investment goals and attitude to investment risk.

This information will be used to produce a comprehensive Investment Planning Report which sets out a tailored investment strategy to meet your personal objectives, which are flexible enough to adapt to changing needs. The report will provide full details of any associated fees and charges but fees are only payable if you choose to implement the recommended strategy.

We offer UK-wide coverage and our Advisers can meet with you either in the workplace or in your own home.

John has a maturing SAYE scheme and has heard he may have to pay tax. What should he do? By sitting down with one of our Advisers, John learned how to use an ISA to mitigate his capital gains tax liability.

If you have £30,000 or more to invest, an initial meeting will:

- Provide an opportunity to explore your situation in more depth with an Adviser.
- Determine your financial situation and establish the most suitable course of action based on your investment goals and attitude to risk.
- Allow for a detailed Investment Planning Report to be sent to you providing an analysis of your current financial situation and put forward recommendations as to how a tailored investment strategy could be constructed to meet your personal objectives.
- A further appointment will then be arranged to discuss the investment report you receive.

At your second meeting, we will discuss:

- The recommendations in detail to ensure you have a full understanding of our proposals and also ensure the recommendations meet your specific requirements. You can then decide whether you wish to instruct us to implement the investment strategy on your behalf.

Please note: The £30,000 stated can include money from share schemes, existing savings and legacy pensions.

investments that work for you.

By following a series of simple rules and investment principles, we can help you build an investment strategy which is flexible enough to adapt to changing needs throughout your life.

We will show you how different asset classes can be used to generate a regular income and/or capital growth (see box bottom right), illustrate the different risks that investing involves and demonstrate how we can manage these risks while making sure that your capital is working as hard as possible for you.

In addition, we will show you how to make your investments tax-efficient, utilising tax allowances and reliefs available. We summarise the main types of personal tax which may impact you in the box below.



A tailored investment strategy

We create tailored investment strategies to meet your personal objectives. Our service gives you the freedom to hold more of your investments under one roof whilst still allowing you to diversify, for example shares acquired from your company-sponsored share schemes can be transferred directly into our ISA or SIPP (Self Invested Personal Pension).

Taxes that may impact you

Income Tax

As a taxpayer, you will pay income tax on most forms of income; for example salary, pension, interest on cash deposits and dividends on shares.

By sheltering the wealth you accumulate within an ISA or pension, returns can accumulate within a tax efficient environment.

Capital Gains Tax

Capital Gains Tax is payable on the increase in value of chargeable assets, for example the sale of shares following the maturity of a SAYE scheme.

By utilising your annual exemption efficiently, Capital Gains Tax can often be reduced or avoided altogether.

Inheritance Tax

This is a tax which is charged on the value of your estate on death, subject to certain exemptions. It also applies to certain lifetime transfers of value.

In most cases inheritance tax is not payable on assets that pass to your spouse on death.

The three key asset classes compared

Cash

- Low risk
- High stability of capital
- No growth potential
- Variable income*
- Short term commitment (5 years or less)

Bonds

- Low to medium risk**
- Reasonable stability of capital**
- Low growth potential**
- Fixed or variable income
- Medium term commitment (5 years +)

Equities

- Medium to higher risk
- No stability of capital
- High growth potential
- Variable income
- Long term commitment (5 years +)

*Unless using fixed-rate cash product.
**If held from issue to maturity - there can be a potential capital gain/loss if the bond is sold for more or less than its original issue or purchase price.

managing your money.

If you have £30,000 or more to invest, such as from maturing share schemes, existing savings, or legacy pensions, we can help to manage your money and meet your financial goals.

You will be assigned a dedicated Adviser who will create a risk-profiled investment strategy that meets your investment objectives; incorporating the three key asset classes of cash, bonds and equities. These assets are then managed on a day-to-day basis by our expert Investment Managers.

Claire has recently retired and is in receipt of a tax free lump sum. How can this be invested securely to supplement her workplace pension?

The importance of being flexible

We recognise that everyone is different so as part of our service, we create bespoke investment portfolios which are actively managed to ensure they remain appropriate through changing market conditions. The investment strategy that is right for you will need to take into account various factors, such as:

- Your specific financial goals
- Your personal attitude towards risk
- How long you wish to invest for
- Whether you need a regular income from your investments
- How much capital growth you want
- Your personal tax position including available allowances such as ISA or pension

Three investment elements

Our approach has three investment elements, each intended to meet your needs for:

- Accessible cash
- Regular income
- Growth potential

Designed to complement each other, they enable the creation of an investment strategy that fits with your individual needs. For example, we can use your returns from the growth element to boost your regular income element. This income can in turn be fed into the cash element to meet your everyday living costs and need for accessible money.

In this way, we are able to deliver returns that can meet your individual requirements for capital growth and/or income over the longer term.

Simon, age 55, is close to retirement and is risk-averse. How can he achieve growth in his investments but guard against extreme investment volatility at the same time?



Your risk profile

Choosing the right level of investment risk is essential to creating an investment strategy that you are comfortable with. Your Adviser will take you through a risk profile questionnaire and assesses your capacity for loss. Then having considered your previous knowledge and experience of investing will determine your tolerance to investment risk. In order for us to construct and manage your portfolio to meet your objectives and risk tolerance, we segment the growth element into three categories:

- Cautious – designed for low-risk investors who want to limit volatility risk
- Balanced – aimed at investors who want growth and are less concerned about short term volatility risk
- Adventurous – for investors who wish to increase the potential for growth, accepting the greater risk this involves

It should be noted that the value of investments can fall as well as rise. Past performance is not necessarily a guide to future performance.

Reviewing investment strategies

Whatever your needs, we will aim to meet them. As our investment strategies are flexible, we can ensure your investments continue to meet your objectives as they change over time.

Periodic reviews (usually annually) come as part of the service to ensure that your current objectives, time horizon and appetite for risk always align. Where necessary, we will revise your allocation to the three elements after discussing any major investment changes with you first.

This means you can enjoy an actively managed investment strategy that continually responds to your changing needs.

Our service promise

We are dedicated to keeping you informed and maintaining regular contact with you. As part of that commitment, we will provide you with:

- A daily online view of your portfolio through your account which is accessed via our website.
- A quarterly paper valuation detailing the investments in each element of your portfolio, any transactions undertaken during the period and our current views on markets and the economy.
- An annual consolidated tax certificate showing income on investments managed by us and any capital gains or losses.*
- A bi-annual newsletter to keep you informed of our current views on interest rates, stock markets and topical items such as budgets, tax changes and so on.
- Regular email updates on the latest news from the stock markets provided by our Investment Management Team.
- Clear and concise communications at all times.

*This is a very useful document if you are completing your own tax self-assessment.

What does it cost?

The regulated financial advice service we offer this without charge or obligation to you. If you decide to follow our recommendations, our clear and simple pricing will ensure that you know exactly what you're paying at all times.

Initial Charge	
To set up and create your investment strategy in line with our investment recommendations:	
Money being invested	
For the first £100,000	2% plus VAT
On the next £200,000	1% plus VAT
Thereafter	0.5% plus VAT
Annual charge	
The amount charged will depend on the ongoing value of the money being managed within our service.	0.45% to 1.5% plus VAT

how we can help.

We can offer you regulated financial advice and investment management expertise to help you successfully plan for the future.

To find out more about how we can help you build and manage your investment strategy, please contact us on **0800 028 3200** or email mywealth@wealthatwork.co.uk.

Alternatively, visit www.wealthatwork.co.uk/mywealth for more information.

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