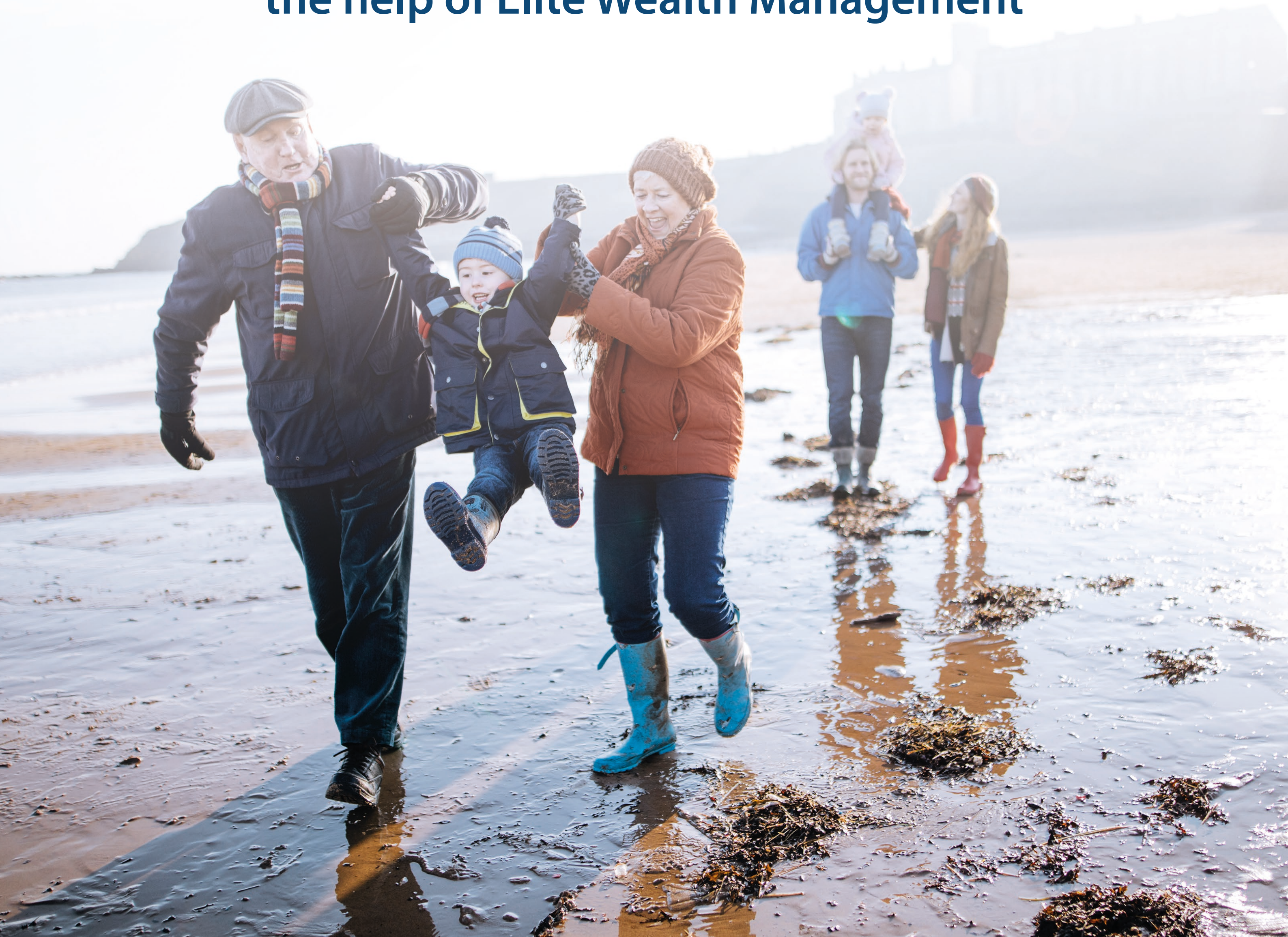
ELITE WEALTH MANAGEMENT

together we can achieve your goals

PROFESSIONALISM · INTEGRITY · RESPECT

Achieve your financial objectives with the help of Elite Wealth Management



HEAD OFFICE: **01736 360 740** | LONDON: **0203 409 3002** | PLYMOUTH: **01752 875 874**

OUR MISSION

Our mission is to turn your financial goals into a reality

Financial Planning and the way that people ask for, and receive advice has changed over the years. Financial advisers today are far more professional and qualified, whilst still maintaining a personal approach.

We believe that in some situations, it has not always been the case that the client's interests have been paramount.
At Elite Wealth Management, we believe that the clients interests should always come first.

By maintaining a bond of trust between clients and advisers, using technology and face to face meetings, we are able to meet the needs of our clients. We work in a completely open and transparent manner, and explain everything, including our fees, in a way that is easy to understand. We do not believe in using jargon or any means that could cause confusion.

Whilst in the past, quality advice has been reserved for the few with money, we are now able to bring that quality financial advice to everyone that needs it, regardless of their financial position.

We provide all of our clients with a positive, transparent and genuine financial planning experience. By providing this, you can be assured that your financial journey with Elite Wealth Management will be a long and happy one. No matter what stage of life you are in, Elite Wealth Management will be there to help you and your family.

> *"Finance is not merely about making money. It's about achieving our deep goals and protecting the fruits of our labour. It's about stewardship and, therefore, about achieving the good society."*
>
> **Robert J Shiller**

OUR VALUES

We believe in having very simple values.

Professionalism

To maintain a professional approach to clients at all times. Whether that be in a face to face meeting or a social event, professionalism will be maintained.

Integrity

To maintain strong moral principles and to conduct ourselves with honesty. To offer a value for money based proposition that is clear and transparent for your understanding.

Respect

To maintain an environment where everyone is shown respect.

We believe that when clients understand our core values they are engaged in the process and the vision, which means positive outcomes for all.

Elite Wealth Management advisers are dedicated professionals with many years of experience and knowledge.

The advisers have crafted their skills through years of learning, dedication and commitment. They are at least Diploma Level qualified, with a commitment to continue in the qualification process. All of this in order to bring you that memorable and positive financial planning experience.

With a clear belief that financial advice is for everyone, regardless of where they are in their financial journey, we formed Elite Wealth Management.

We looked at what we would require if we were clients, then built an advice team that could deliver our vision.

By observing these simple values, we believe that we can build a lasting, whole of financial journey relationship with each of our clients.

Our clients are at the centre of all we do and our business has been built around these principles.

Experience and evidence tells us that by abiding by this simple approach, our clients are in a better place, and benefit from dealing with Elite Wealth Management.

We also believe that feedback is important. We want to build a culture of feedback where every voice matters and will be heard. To that end, we invite you to leave your feedback here.

info@elite-wealthmanagement.co.uk

REAL, UNBIASED, INDEPENDENT ADVICE

Elite Wealth Management are truly independent, which means you receive the very best advice available to you. Your adviser has your financial well-being at the heart of everything they do.

ONGOING SERVICE

Some financial advisers conduct business on a transactional basis. At Elite Wealth Management, we prefer to advise you through the whole financial journey. This way, we ensure that the plans we recommend for you are still fit for purpose throughout your financial journey.

We do this by building in a review process, where we can assess if there are any changes to your financial situation, and adjust your financial plan accordingly.

Elite Wealth Management has a strong record of only recruiting advisers that match our profile and agree to abide by our very simple values.

By sticking to our strict recruitment criteria, we are a team of like-minded individuals that have a common interest at heart - your financial well-being, regardless of where you are in the financial journey.

As a business, we are not tied to any financial institution. We do not receive any benefits from recommending a particular life policy, fund or investment proposition. The fee for work carried out is agreed between you and the adviser, and is recorded in a clear and transparent arrangement.

"Ethics or simple honesty is the building blocks upon which our whole society is based, and business is a part of our society, and it is integral to practice of being able to conduct business, that you have set honest standards."

Kerry Stokes

CLIENT KNOWLEDGE CENTRE

As part of our ongoing commitment to our clients, we automatically give you access to our Client Knowledge Centre. As part of this, we commit to deliver, interesting, useful and informative articles to you.

CLIENT PORTAL

As an additional bonus, as a client of Elite Wealth Management, we will provide you with access to :

- A secure message system between you and your adviser.
- A safe and secure online storage system for those important documents.
- A way for you to view fund and portfolio details, get valuations and assess progress against investment goals….

…. to name but a few. It is available to all clients of Elite Wealth Management.

Establishing your exact financial goals and aspirations takes dedication and commitment.

The commitment on your part is to dedicate your time and provide factual information, in order to give us the full financial picture. We have a **five stage process** in place which enables us to capture not only your personal details, but also the research to develop solutions enabling you to achieve your financial objectives.

STAGE ONE

Starting our professional relationship

During the initial meeting your adviser will set out the basis on which our professional relationship will work.

Your Adviser will explain our Terms of Business, how they get paid and the likely costs of any of the services that you choose, which includes our ongoing services.

In order to move through the process the adviser will conduct a "fact find" - a gathering of information about you and your financial goals and aspirations.

When considering investments and pensions your adviser will also assess your attitude to risk, and capacity for loss.

STAGE TWO

Analysis, research and results

Your adviser will have spent much time analysing the information gathered at the initial meeting.

During this process we may have requested additional information from other professionals such as an accountant, solicitor or other investment and life companies.

Once the adviser has a complete picture of where you are financially, they will start to match that against your goals and aspirations. They look for suitable routes to meet your financial goals and then select what they consider to be the best route.

STAGE THREE

Prepare and present our recommendations

At this stage, the research will have been completed and your adviser will prepare a comprehensive recommendation report on your current situation, the options that you have, and the option that they consider to be the best route for you and your circumstances.

The report is bespoke to you and will illustrate in clear and plain English exactly what your options are. If you have any questions at this stage, this is your opportunity to ask, as any concerns that you have may be relevant to what your adviser is proposing.

This may mean that your adviser will need to revise the report, the recommendations and the solutions for you.

Your adviser will re-confirm that your attitude to risk and capacity for loss has not altered. They will then seek your agreement to move on to the next stage.

STAGE FOUR

Implementation

Once you have agreed to take action based on the recommendations, your adviser will start to implement the recommendations made.

This will involve the completion of the relevant application forms, which your adviser will assist you with.

Your adviser will handle all of the paperwork, keeping you updated as to the progress at every stage.

This could also involve liaising with your product provider or investment fund manager.

It may also involve contacting other professionals such as accountants and solicitors.

STAGE FIVE

Ongoing client service

We are all different!

We recognise this and that not all clients will want to have reviews at the same frequency.

You will be asked which service level suits your needs.

We recommend that you opt for ongoing service as regular reviews are important to ensure that the plans put in place remain relevant to your needs throughout your financial journey.

As one of our commitments to you is to build a relationship that last the whole of your financial life journey, this is extremely important.

Our strength is in the complete, **truly independent** advice that we give. As we are **independent advisers**, no matter what part of financial planning we are dealing with, we are free to look at the whole of the market, and choose the solution that is **right for you.**

Mortgages

With specialist mortgage advisers to help you through the mortgage minefield, again from the whole of market, we find the mortgage most suitable for your needs.

We will also discuss with you the valuable protection to go with the mortgage, to ensure that if any thing were to happen to you, the mortgage can be paid off or payments are continued / debt is covered.

Protection

Many people insure material things such as their car, white goods and buildings, but forget the one thing that generates the money - you!

What position would your family be left in if you died prematurely? What position would you or your family be in, if you suffered or were diagnosed with a critical illness such as cancer, a stroke or Multiple Sclerosis (MS)? What financial impact would it have on you if you lost your income permanently or for a short period of time due to a accident or illness? Who would pay the bills? How would you afford to continue living your current lifestyle? We can help you cover all eventualities.

We help you choose the right amount of cover and term required. We also help with selecting the right provider, not just based on premium, but also things such as claims experience, underwriting criteria, client service and affordability.

£ Investments

With such an array of investments available, how do you choose? Our advisers are well skilled at matching your financial goals and aspirations, your risk profile and capacity for loss to the right investment.

We specialise in tax efficient investments from Individual Savings Accounts up to Venture Capital Trusts for the more sophisticated investor.

Retirement planning

With the erosion in real time of State Pension and uncertainty of availability, it is important to plan for retirement. It is a fact that people are living longer and therefore need an income in retirement for longer.

Not only can we help you plan for retirement but we can also assist with what to do with your "retirement pot" at the point that your pension starts to pay out. This is an extremely important time as the decision could be permanent!

With the correct level of contribution and right amount of time investing in the best pension for you, you improve your chances of maintaining your desired lifestyle in retirement.

Inheritance tax and Estate Planning

It has been said that Inheritance Tax could be seen as a voluntary tax, therefore with the right planning, you can reduce any potential Inheritance Tax liability or even mitigate it completely.

Together with other professionals of your choice, such as Solicitors and Accountants, we can assist in this complex area so that the wealth you have worked so hard to achieve, build and protect, is left for the use of your chosen beneficiaries. In some cases where people have failed to plan, HMRC has received the greater share of their estate over their children and grandchildren. Together with the right planning we can ensure that HMRC does not benefit from your hard earned wealth.

Shareholder, Business and Employee protection

The death of a business partner, shareholder or key person in a business can be devastating. Devastating not only for the people left behind but also for the business.
The business will need cash in order to pay off the estate of the deceased partner or shareholder which could place unnecessary strain on the business cash flow.

We help protect the business in such an event by putting the right amount of money, in the right hands, at the right time.

Currently, employees are looking for what benefits their employer provides, which could be the difference between attracting that key person, or not. We help by designing an employee package that will help not just attract, but also to keep the right people in your business.

Saving for the future

The amount and the manner in which you save is dependent on many things.

- Do you require access at any point in the future?
- Do you want tax efficiency?
- Will you need to vary your contributions without penalty?

All of these things need to be taken into consideration in order to get the right savings plan for your needs.

> **Alice:** *Would you tell me, please, which way I ought to go from here?*
>
> **The Cheshire Cat:** *That depends a good deal on where you want to get to.*
>
> **Alice:** *I don't much care where.*
>
> **The Cheshire Cat:** *Then it doesn't much matter which way you go.*
>
> **Alice:** *...So long as I get somewhere.*
>
> **The Cheshire Cat:** *Oh, you're sure to do that, if only you walk long enough."*
>
> **Lewis Carroll, Alice in Wonderland**

THE ELITE WAY

By being the best at what we do, and by doing it well.

By keeping clients at the forefront of the service that we provide.

By challenging ourselves to ensure we consistently offer a truly independent financial planning service.

We believe that whilst in the past quality advice has been reserved for the few with money, we are now bringing quality and qualified financial advice to everyone that needs it - regardless of their financial position.

So wherever you are in your financial journey, Elite Wealth Management is able to help you.

Our existing clients are testament to the level of service that we deliver. The Principal of Elite Wealth Management, Alan Powell appearing in the Sunday Times Top 100 Financial Advisers in the UK for 3 consecutive years, speaks volumes as to the culture at Elite Wealth Management.

We pride ourselves at delivering quality advice and service to all of our clients, regardless of their wealth or where they are in their financial journey.

With the use of superior technology and the best advisers in our business, we are able to ensure the correct advice is given at all times. This means that you can rest assured that your Elite adviser is working for you and your financial well-being.

We are extremely and rightly proud of our reputation. A reputation built on delivering an exceptional service to all of our clients.

"Quality is never an accident.
It is always the result of high intention, sincere effort, intelligent direction and skilful execution.
It represents the wise choice from many alternatives."

William A Foster

Testimonials

"Elite Wealth Management took on the complicated task of unravelling my 30-year-old pension plans with dogged determination. Alan and his team have kept me informed throughout and I am confident that my funds will now be in a much better and more cost effective scheme."

Bob Shillito, Shillito & Company Ltd

"I have known Elite Wealth Management for approximately 9 years. In that time I have found them straightforward to deal with. They have consistently, provided accurate information and sensible advice about the performance of my personal pension arrangements. I would have no hesitation in recommending their services to others."

Marcus Wilkinson – Director Alfred Smith & Son Ltd

Elite Wealth Management and the team have assisted us and several clients with independent financial advice for many years. We regularly refer clients to them and feedback on their service is very positive. We find them very approachable and able to communicate logical practical solutions in a clear and friendly manner.
Like ourselves, they are very client focused and will do their best for them at all times.

Crane & Johnston, Chartered Certified Accountants Offices in Penzance and Newquay

Elite Wealth Management provided advice on income protection as I enjoy playing recreational football and have a young family. I sustained an injury whilst playing and could not work for 2 years. My income protection plan covered my mortgage payments and bills, which allowed me the time to recover without the stress of rushing back to work to support my family.

Paul Jackson, Sennen

As an accountant dealing with doctors and surgeons on a regular basis, we struggled to find an adviser who could deal with and understand NHS pension schemes. We have been referring our clients to Elite Wealth Management for 6 years and only ever receive thankful praise and relief at how easy it was to deal with the adviser.

Steve Dicker, Abbotswood Accountancy

To book your appointment to start your Elite experience.

Call us on:
Head Office : 01736 360 740
London: 0203 409 3002 | Plymouth: 01752 875 874

Or send us an email at:
Email: **info@elite-wealthmanagement.co.uk**

Visit our website at:
www.elite-wealthmanagement.co.uk

Elite Wealth Management is a trading style of Elite-Wealth Management UK Ltd,

Registered Office: Chy an Brea, Hea Road, Heamoor, Penzance, Cornwall, TR18 3HB

Head office: 01736 360 740 | London: 0203 409 3002 | Plymouth: 01752 875 874

Email: info@elite-wealthmanagement.co.uk www.elite-wealthmanagement.co.uk