# Providing specialist wealth planning for professional advisers, lawyers and accountants

Schroders personalwealth

We Change Lives

# We understand your needs

### Professional advisers can have more complex advice needs.

As professionals ourselves we understand how the many demands on your time can mean your own affairs may get pushed to one side to be sorted out "later".

But what if "later" means it's too late?

### We could help lift some of that burden from your shoulders.

By speaking to one of our Personal Wealth Advisers, we could help take away some of the hard work associated with building and implementing a financial plan.

We are here to help you understand where you are today, where you want to be in the future, and how you might be able to get there.

### A partnership based on your changing needs.

With the help of partners across our corporate group we can build a team of dedicated specialists.

We understand your goals and needs can change over time. So annual check-ins with your adviser are an opportunity to catch up on your current situation and to see whether your plan remains suitable.

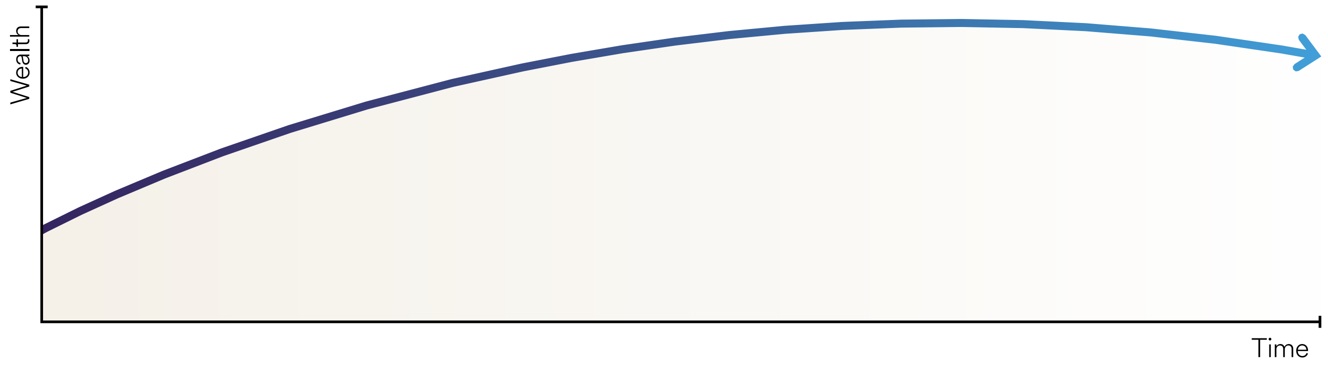
**We aim to provide you with the peace of mind that can come from feeling in control of your finances.**

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Call costs may vary depending on your service provider.



# What could your financial life look like?




**A period of commitment**

- Young family, big mortgage
- Minimal disposable income
- Life assurance/protection
- Start saving ISA/pension
- School fees start

**A period of growth**

- Growing disposable income
- Clearing debts
- Intensive saving: investing for the future
- Asset acquisition
- School fees

**A period of enjoyment**

- Grown-up children: lack of financial dependants
- Retirement: income, travel, hobbies
- Estate planning
- Healthcare

### Some of the unique challenges you face

We understand the importance of planning for practice partners, and are familiar with the partnership and compensation structures commonly used by professional firms.

Where partners have independence and investment restrictions we aim to provide appropriate, pre-authorised, investment vehicles to meet these needs.

We believe there is significant benefit in creating a plan early in a professional's career.

But we recognise that younger professionals can take on substantial debt and may face expenditure such as private school fees, as well as debt repayment.

So we understand how it can take some time to build up the meaningful savings that other wealth managers require before they will provide advice.

**As a relationship-driven business, we take a long-term view and aim to support individuals wherever they are on their career journey.**

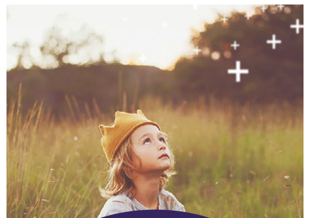
The value of investments and the income from them can fall as well as rise and are not guaranteed. The investor might not get back their initial investment.

# Will this take up a lot of my time?

This is a question we get asked a lot by prospective clients. We could get you on the path to achieving financial wellbeing in as little as four hours of your time over a couple of weeks.

And all meetings will be at times that are convenient to you. We can meet you at your home, your offices, at our offices, or over a Microsoft Teams™ call.

## Your financial wellbeing could be as close as four steps away:



**Step 1**

**Initial conversation**

Your first call will be with a dedicated Personal Wealth Adviser.

The conversation will focus on understanding your current situation, your dreams for the future, and what you hope to achieve with your wealth.

**15-30 minutes**

**Step 2**

**Financial planning appointment**

Your first meeting will focus on developing a deeper understanding of you and your aims for the future.

Your Personal Wealth Adviser will explain everything in simple terms and can create a visual timeline of what your financial future could look like.

**1-1.5 hours**

**Step 3**

**Presenting your plan**

Your adviser will present your plan and their recommendations on a follow-up call.

Before presenting the plan they will recap your previous discussion and double check that your situation hasn't changed.

**1 hour**

**Step 4**

**Putting your plan into action**

When you're happy with your financial plan we can start putting it into action.

You'll be given a login and password for Wealth Portal. This is a secure on-line account where you can view up-to-date details of all your investments with us, including performance and valuations.

There are no hidden fees or charges and you'll only pay if you choose to go ahead with the recommendations in your personalised financial plan.



# What should I be thinking about?

## We think a great financial plan needs to consider the following main needs or goals

- Protecting my loved ones
- Investing for the future
- Planning and managing my retirement
- Passing on my wealth

| | | |
|---|---|---|
| Personal protection | Cash management | Personal lending |
| Retirement planning | Retirement structuring | Investment planning |
| Discretionary Investment Management | Inheritance tax planning | Will writing service |
| Trust administration service | Estate administration service | Power of Attorney service |

We do not provide cash management, lending, will writing, power of attorney or estate or trust administration services. Your adviser can introduce you to specialists in these areas. Will writing and Power of Attorney services are not regulated by the Financial Conduct Authority.

Schroders Personal Wealth might receive a referral fee from some of the partners we introduce to you.

# Getting in touch

If you'd like to find out more about how financial advice has the potential to help you achieve your own peace of mind, or to start your own journey, please call one of our team:

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