

JM FINN

Investment | Wealth



Wealth Planning Services

Planning to simplify your financial future

Our comprehensive Wealth Planning service can simplify your financial affairs and help you navigate the challenges your family face. Our Wealth Planners will arrange your finances to achieve your goals through personal financial advice and financial planning.



What is wealth planning?

Wealth planning is the process of making your money work as hard as possible: structuring your wealth with a view to preserving it, building it, and transferring it to your loved ones.



How can JM Finn help me?

We will help you arrange your finances to achieve your goals, through personal financial advice and planning. Our chartered Wealth Planners can do this as a one-off exercise or on a long-term basis.

Whichever approach you choose to use, the advice given will be designed to help you achieve your investment goals, whether that might be to grow your wealth or protect it for future generations.

Protecting your wealth at every stage of your life

Wealth planning can add significant value to your financial situation whatever point of life you are at. The chart overleaf shows just some of the moments in your financial life that our Wealth Planners can help guide you through.

Wealth lifecycle

£39k

The average cost of a UK boarding school, up by 41% from 2013¹

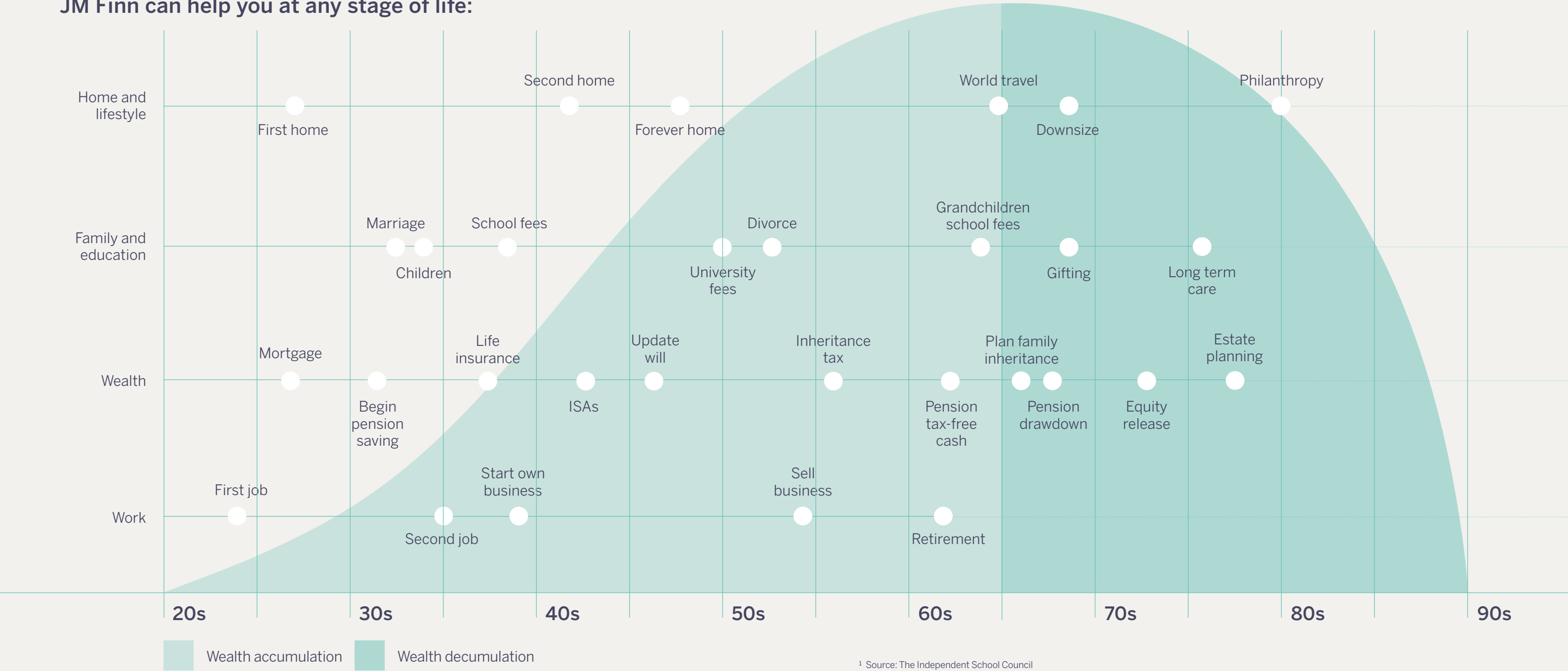
21%

Of those aged 55+ have no private pension²

15%

Of the UK population aged 85+ currently live in care homes³

JM Finn can help you at any stage of life:



¹ Source: The Independent School Council
² Source: <https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet>
³ Source: ons.gov.uk

Advice tailored for you

Our Wealth Planners can review your overall financial situation in order to help you meet your goals and ensure your money is always working as hard as possible for you.

Below are examples of just four areas where the expertise of the Wealth Planning team can make a material difference to your financial life.



Retirement planning

Whether retired or still in employment, our Wealth Planners can assess your pensions to ensure they are designed to help you achieve your retirement goals.



Wealth planning

Forming a plan to minimise your estate's tax burden can help protect your legacy.



Wealth structuring

Making the most of the tax efficient structures available to you can give your investment strategy a head start.



Protecting you and your family

Putting a protection plan in place can help mitigate the unexpected.

Retirement planning



The pension rules are complex and constantly changing. Our Wealth Planners can guide you through the rules to help you enhance your retirement income and avoid the pitfalls.

If you are currently working, do you know when you can afford to retire? Our Wealth Planners can help you capitalise on tax relief and boost your pension fund as much as possible. It is very common to have some older, forgotten pension plans – we can conduct a review of these to determine if they remain fit for purpose. We can work with you to plan a retirement strategy and establish what sort of income you might want to receive in the future.

Our Wealth Planners can use advanced cash flow modelling to test out the effects of many different scenarios, such as the financial impact of retiring at different ages, or of withdrawing some of your pension as a lump sum. They will advise you on what your best option is likely to be – so you can make fully informed decisions.

We can review your plans to ensure they are structured appropriately based on your current situation and your requirements for the future. If you have children, we can advise on their retirement planning too, as funding pensions for the next generation offers valuable tax breaks.

Wealth succession planning



You may want to consider how you can pass on your hard-earned assets to the next generation and how you minimise the inheritance tax bill.

Many people lose a significant proportion of their estate's value to inheritance tax when they pass away. The number of estates paying inheritance tax has risen significantly over the last few years, partly due to a frozen inheritance tax allowance and increasing property prices.

There are however many ways to mitigate this loss to your beneficiaries – including lifetime gifting, using available reliefs and allowances, and our Inheritance Tax Portfolio Service. Our Wealth Planners can explore your options to maximise the transfer of wealth to the next generation, and then structure your assets appropriately to

pass more of your wealth to your loved ones. We will review your current situation to help you determine how you want your estate to be distributed when you are no longer here and keep you informed of the current rules, as levels and bases of taxation are liable to change.

We can guide you through the rules as they affect you and can formulate a plan which aims to reduce your tax bill.

Wealth structuring



We will advise on the appropriate structure for your investments and utilise the tax-efficient allowances available to you and your family.

Our Wealth Planners can review your different investment wrappers and make sure that you and your family are capitalising on available allowances to enhance overall investment returns. Where appropriate, we can establish different investment wrappers on your behalf, including ISAs, pensions, offshore bonds and trust accounts.

Sometimes, using a combination of different wrappers may be the best solution to offer flexibility and react to changing legislation and circumstances. At other times, keeping matters simple may be appropriate.

What is right for you will depend on your personal situation and what you want to achieve. We will listen carefully to your requirements so that we can fully understand your goals.



I trust JM Finn to act in my best interest and have not been let down.

Protecting you and your family



An important area, often overlooked, is making sure that you and your family are adequately provided for in the event of the unexpected.

Having insurance in place that allows you to carry on as normal should you be unable to work, or if you suffer from an illness or accident, could be crucial, depending upon your circumstances. It is also important that you consider whether any mortgage loan you have should be protected if something happens to you, so that the family home is not at risk.

For those clients who are just starting a family, it is wise to consider whether you have adequate insurance should something unforeseen happen. This can give you the peace of mind that your children are sufficiently provided for and that your family's financial wellbeing can be preserved.

We can review your situation, the insurance arrangements you already have in place and make recommendations. The right protection in place can make a considerable difference at a difficult time. The protection that we can advise on includes life assurance, income protection and critical illness cover.



Uncompromising service standards

Our success as a firm over our 75-year history can be attributed to a steadfast focus on providing superior client service.

We believe this is only possible by having a clear understanding of our clients' requirements. Listening to our clients is important, so we carried out an independent survey to explore their perceptions of the service we provide.

Our Net Promoter Score (NPS) measures our clients' willingness to recommend us. Our score of 71 is the highest among competitors included in the benchmark study. The results speak for themselves: our clients are far more willing to recommend us compared to the industry average.

Referrals



JM Finn's market-leading NPS[†] demonstrates our clients' strong willingness to recommend us.

Overall satisfaction



Client satisfaction with JM Finn tops the industry scores

Meeting goals



Of our clients say we are meeting their individual needs and goals

Communications



On a scale of 0-10, JM Finn clients rate our communications more highly than our competitors' clients

[†] An independent survey of 1,653 discretionary clients of JM Finn conducted in 2021 by Aon Client Insight. Participating firms in the benchmark study were: abrdn, Brewin Dolphin, Brooks Macdonald, James Hambro & Partners, JM Finn, Kleinwort Hambros, Nedbank Private Wealth, Quilter Cheviot, 7IM and WH Ireland.
[†] Net Promoter Score

The wealth planning process

Whatever your needs, our Wealth Planners will follow a rigorous process to ensure that you always receive the best possible service at every stage.

To start the process, you will have a free initial consultation with one of our Wealth Planners, either by telephone or face-to-face to suit you, before embarking on the development of a Wealth Plan.

Five stages of the Wealth Planning process

- 1. Understand**

In your initial consultation with our Wealth Planner, our Wealth Planning services will be outlined. Your goals and financial position will then be ascertained.
- 2. Analyse**

Your goals will be assessed, options explored and research undertaken. We will create a financial plan for you.
- 3. Recommend**

We will present and explain our advice to you.
- 4. Implement**

We will action any agreed recommendations.
- 5. Review**

If you require, the financial plan and progress towards your goals will be regularly monitored with you.

Working in harmony to secure your financial future

Our Wealth Planners will work in tandem with your Investment Manager, who will be your primary point of contact. They can help you to decide what you want to achieve with your wealth, develop a plan to meet those goals and then review them regularly to ensure you are on track to meet them.

With the experience and qualifications to build and implement this plan in partnership with you, our Wealth Planners can work closely with your existing advisers, such as your accountant or solicitor.

We will give you financial advice tailored to your objectives and, when you require, we will review the plan to keep you on the right track.

An eye for detail

At JM Finn we pride ourselves on putting our clients at the heart of everything we do and our services have been developed with you in mind.

To us, providing a personal service means having someone with whom you have built a relationship, who knows your investment requirements, constraints and expectations. Having someone you can call to discuss any changes in your circumstances. Someone you can trust.

Our fees

Advice fees are chargeable by the Wealth Planning team: this is typically an hourly rate based on the value of assets under consideration. Full information about any costs you may be charged will be given at the first meeting.

Get in touch

If you have any questions about how we can help build the future you want to see, please call

020 7600 1660

or if you would like to speak to your local office:

London 25 Copthall Avenue London. EC2R 7AH 020 7600 1660	Bury St Edmunds 60 Abbeygate St. Bury St Edmunds Suffolk. IP33 1LB 01284 770 700	Bristol 22-24 Queen Square Bristol. BS1 4ND 0117 921 0550
York HQ Building Hudson Quarter Toft Green York. Y01 6JT 01904 235 800	Winchester Regency House 13 St Clement Street Winchester SO23 9HH 01962 392 130	

Investment involves risk. The investments discussed in this document may not be suitable for all investors.

The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. This document is for information purposes only and has no regard for the specific investment objectives, financial situation or needs of any specific investor.



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