

inspire

imagine a **wealthier** future

Inspire Wealth Ltd is a firm of independent wealth consultants with a special focus on wealth consultancy and planning. Our main strategies involve investment risk, tax planning and lifestyle cash flow models.

www.inspire-wealth.co.uk

Inspiring your wealth horizon



STAFF AND SERVICE PROPOSITION

At the core of everything is our staff. The quality of the staff and the ethos of teamwork is fundamental to our approach. We have a series of dedicated teams and have regular meetings to keep all staff involved. Whilst being led by strong management, staff are encouraged to freely communicate and express their thoughts and ideas to help the business grow and improve efficiency. Our strength is our service which is focussed and delivered efficiently. We offer a personal service to our clients, establish goals and aspirations, arrange paperwork, implement plans and make investment changes according to our strategies and advice process.

In an industry that at times has had a bad reputation in the past, we believe in integrity and clarity for clients and keeping things easy to understand. Our service and costs are explained upfront and we are probably one of the only industries where we disclose everything upfront. There are no hidden costs or charges for clients these days.

THREEFOLD FOCUS

We focus on three strategies. Investment strategies, Lifestyle strategies and Tax Planning strategies. For ten years we have run our own investment strategies of which only 10% of adviser firms operate, with an in-house model portfolio service offering five different risk profiles from low risk to high risk. This has been a great success for our clients as performance has been consistently excellent and we can ensure that clients risk levels remain within an acceptable range. We strongly favour tactical asset allocation and can control the amounts of clients' money going into the various geographical areas, but keeping a wide range of diversified assets to spread risk. This is based on where we see growth opportunities over the next twelve months, taking a view on 'what's happening in the world now' rather than basing things on past risk and returns like strategic models used by other adviser firms. All funds are monitored and screened on various performance, risk indicators and data to ensure continuance of strong performance and ensuring risk is managed. Recently the FCA have varied our investment permissions to allow discretionary fund management, this will further assist us to create a niche market for our company as only two per cent of adviser firms offer this service.

Our Lifestyle strategies have the intention of helping us to inspire people to plan and provide for their future.

It starts with a desired lifestyle cost which is measured and converted into a wealth pot and then that becomes the focus or target. With this information we can plot all client's assets into a cash flow, so providing an independent and holistic view in an understandable way.

Our Tax Planning strategies are based on innovative solutions which take advantage of tax incentive type schemes. These schemes can offer other reliefs, but they need to be tried and tested and accepted by HRMC before we will recommend them.

**We are committed to inspire
individuals, by providing
innovative and proven strategies
to help grow their personal and
business wealth.**



ADVICE PROCESS

1: Snapshot meeting

At this meeting we will meet with you and explain how we work and what we charge. We can get a brief understanding of your aims and goals and explain how we can help you. We will also:

- Give you a business card
- Confirm our status as independent wealth consultants
- Discuss how we are paid for our services, the scope of advice you require
- Provide you with our Client Agreement and Service Proposition document
- Ask you to sign our Fee and Client Agreement
- Ask that "letters of authority" are signed for any existing arrangements you have
- Ask for identification and proof of address
- Assess your attitude to, and understanding of all aspects of investment risk

2: Discovery meeting

At this meeting we will explore your finances and goals in greater detail and allow for a full understanding of what you are trying to achieve. We will also:

- Assess your current position, needs and objectives by completing a "Fact-find"

3: Financial review, analysis and proposals

In most cases there will be significant amount of work to do between the first meeting and the subsequent meeting(s) where we will present our recommendations. We will also:

- Gather information about your existing financial arrangements and full personal circumstances
- Review existing investments, pensions and protection plans
- Assess protection needs for your family or business
- Propose an asset allocation model that matches your risk profile
- Construct reports which compare variations in performance, volatility and charges of existing plans against any new proposed plans.
- Prepare our proposals for you
- Arrange a subsequent meeting to explain and discuss our proposals in detail

4: Proposal meeting

At this meeting, we will:

- Explain any financial planning reports we have prepared for you
- Reveal the analysis we have carried out
- Advise how we arrived at the proposals we have made
- If appropriate, propose a specific product provider and investment product consistent with your attitude to investment risk and objectives
- Disclose all of the terms and conditions applicable to our proposals, including all costs, benefits and risk
- Help you to complete any applications necessary to implement proposals
- Confirm any cancellation periods

We will follow up our proposals with a "suitability report" confirming our proposals, why we have made them and how they will meet your objectives.

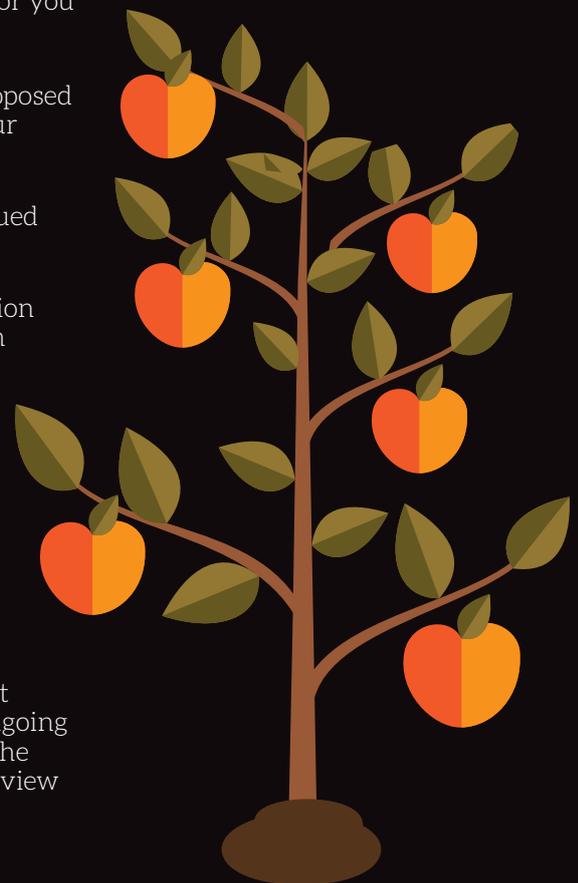
5: Implementation

Should you instruct us to proceed with any of our proposals we will act for you in the following ways:

- Implement the proposed investment on your behalf
- Ensure all your documents are issued in line with your expectations
- Provide confirmation of all actions taken on your behalf in writing

6: Ongoing service and reviews

We will agree the most appropriate level of ongoing service with you and the frequency of future review meetings.





“I am happy with our yearly meeting and trust Peter with his enthusiasm for figures.”

INVESTMENT STRATEGIES

We have a range of investment strategies to suit your risk appetite. Our investment approach is determined by our Investment Committee who meet regularly.

After taking guidance from other professional sources, we consider “what is happening in the wider world” along with “what is happening in the investment world” and then they carefully construct the asset components into a specific risk-controlled strategy that can be matched to any individual investor.

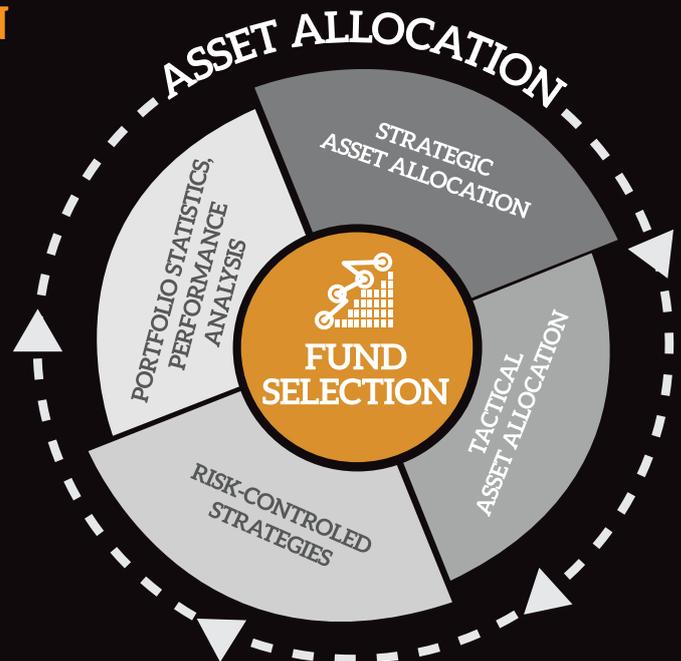
These strategies consist of investment funds which are carefully identified and screened from the independent market place. Modern Portfolio Statistics like Alpha and Sharpe ratios are used to identify outperformance against risk and their relevant sectors and other performance related analysis is used along with independent fund ratings.

TACTICAL ASSET ALLOCATION

Tactical asset allocation (TAA) is a dynamic investment strategy that actively adjusts a portfolio’s asset allocation.

Long term risk and return expectations (Strategic Asset Allocations) are measured and constructed into a risk and return benchmark.

These asset allocations are then adjusted by identifying asset classes that are expected to outperform or underperform their longer term expectations in the near term. This is achieved by temporary overweighting or underweighting the components of the strategic asset allocations and key drivers are valuations, momentum, sentiment, macro-economic outlook and market analysis trends.



RISK CONTROL

A series of strategies which target a volatility range which matches an asset allocation suitable for all types of investors from low risk to high risk.

Each investor’s attitude to risk is measured and they are then matched to a multi-asset strategy.

This strategy is controlled by measuring the volatility and capacity for loss and comparing it to our strategic benchmark.



Imagine that five years has passed and your life is now perfect in every respect. What does it look like? What are you doing? Where are you working? How much money are you receiving each month?

LIFESTYLE STRATEGIES

DREAM BIG

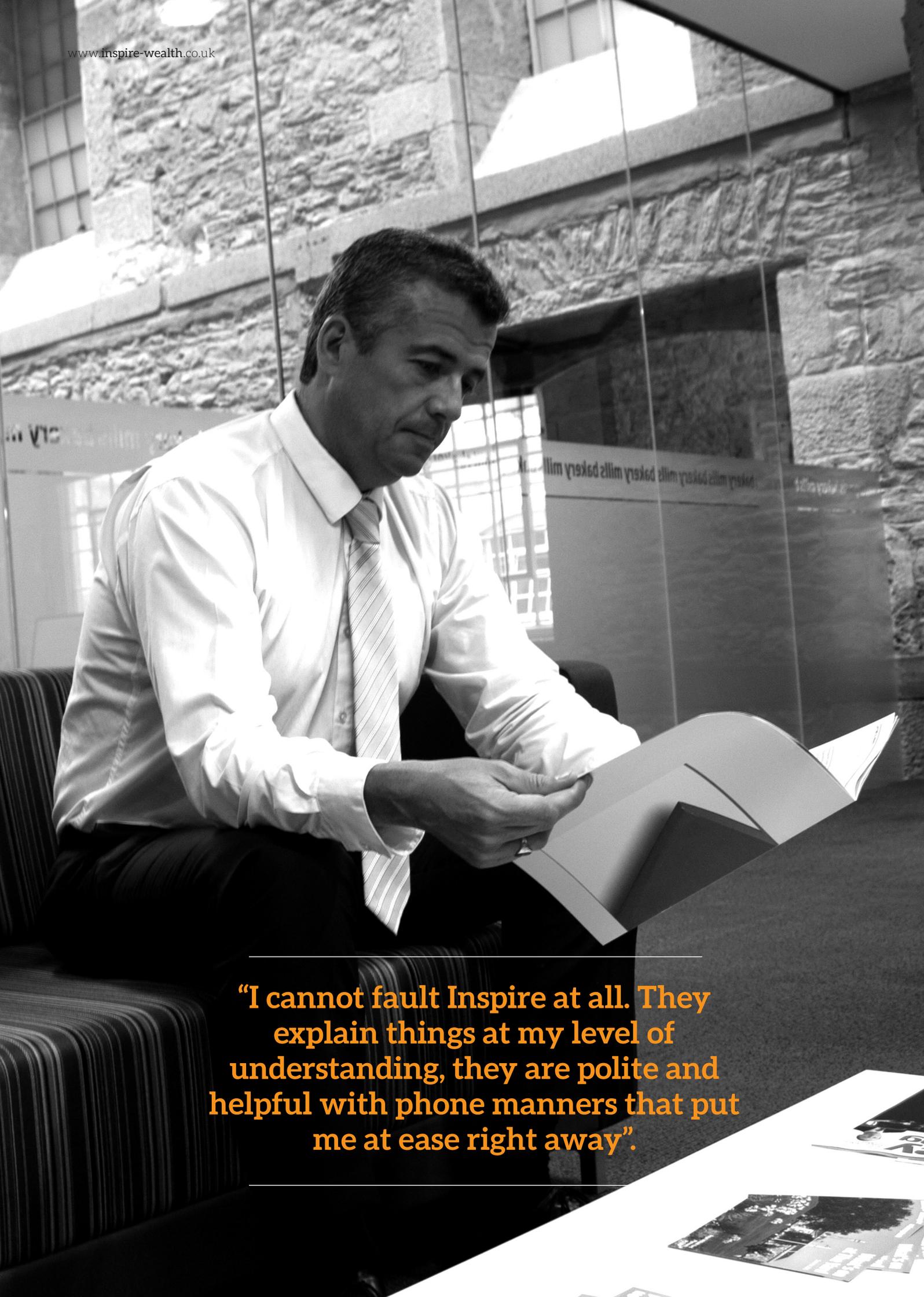
Imagine acquiring all that you want in life. Do you know what it is you actually want? Knowing what you want is the first step, so put time aside to think about the things that you want. Some of these things may not need financial assistance, even so be creative and don't be afraid of dreaming big. Writing down these dreams and discussing them with your spouse or partner is also very important, as shared dreams can give the relationship powerful focus and a mismatch of dreams can provide a basis for a useful compromise.

INSPIRE CAN TURN THOSE DREAMS INTO REALISTIC GOALS

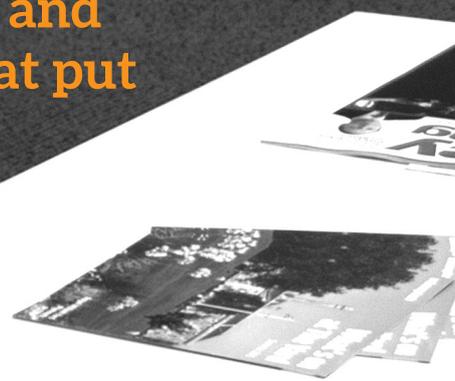
We would like to encourage you to first dream about the large objectives you would like to achieve like a new home, a second home, starting a business you can set a minimum monetary amount of £50k. Then move onto smaller objectives like the kind of car you want to drive, a dream holiday, a children's university fund or an ideal retirement pot.

Once you and your spouse have agreed on your goals, the next step is to determine a good estimate for how much money you'll need for each of them and when you want them to happen. Figuring out an accurate amount involves discussion about the financial goals and agreeing when you would like these to happen.

Try and prioritise each of your personal goals in order of importance, and then determine how long you have to save for each of them. Retirement could be many years away, but your short-term goals could be in a year or two.



“I cannot fault Inspire at all. They explain things at my level of understanding, they are polite and helpful with phone manners that put me at ease right away”.



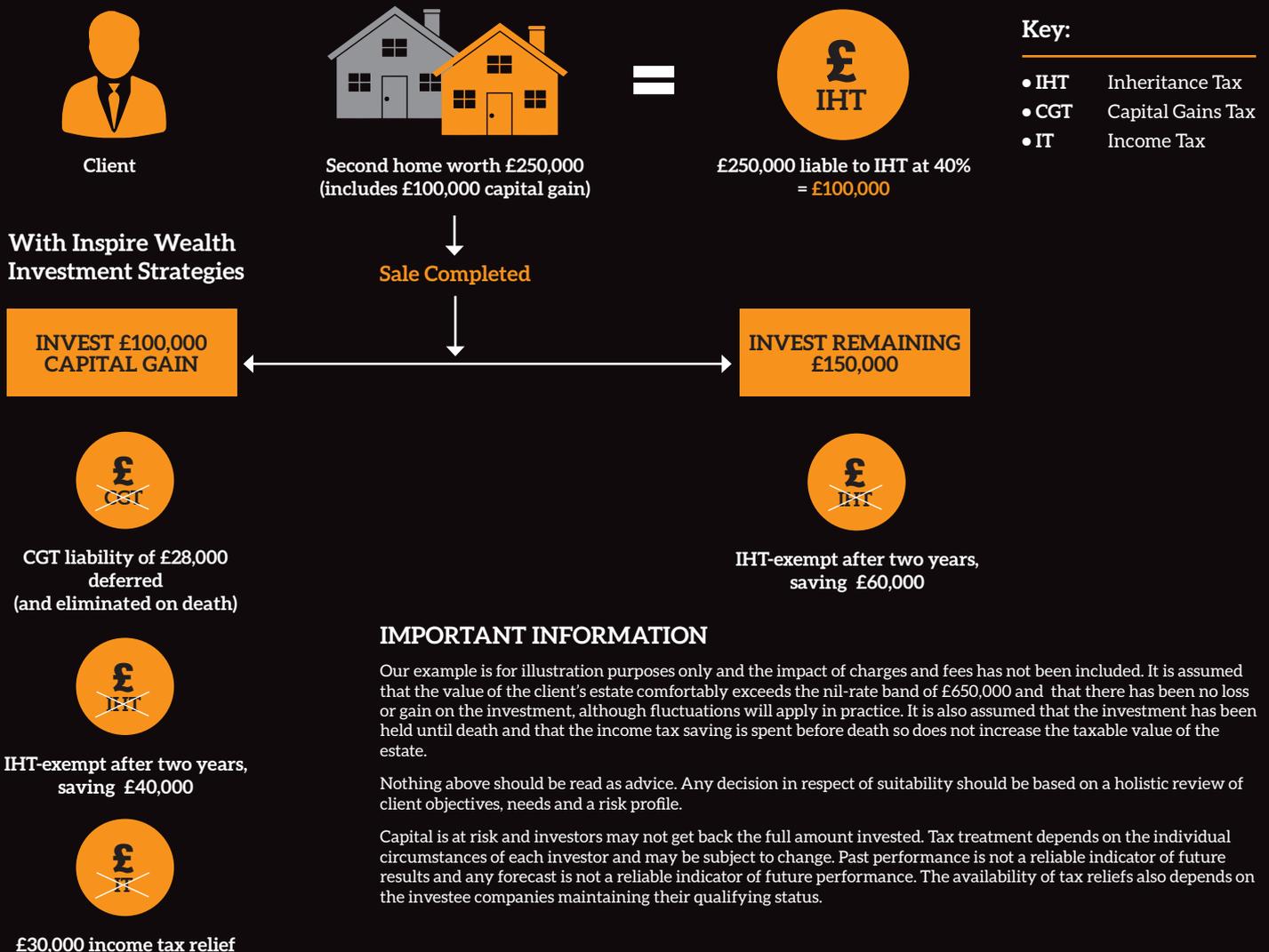
TAX PLANNING STRATEGIES

We can provide advice and implement tax planning strategies to offer income tax relief, protection against capital gains tax and ensure your family won't have to pay more inheritance tax than necessary on your estate.

More specifically we can help by providing tax planning solutions for the following scenarios:-

- Reduce inheritance tax on your estate
- Property sale (not main home)
- Pension lifetime allowance likely to be exceeded
- Reducing income tax liability
- Selling shares
- Surrendering an investment bond tax efficiently
- Extracting profits from a business tax efficiently
- Sale of a business

EXAMPLE - SALE OF SECOND PROPERTY





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Contact us to discuss your wealthier future

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