

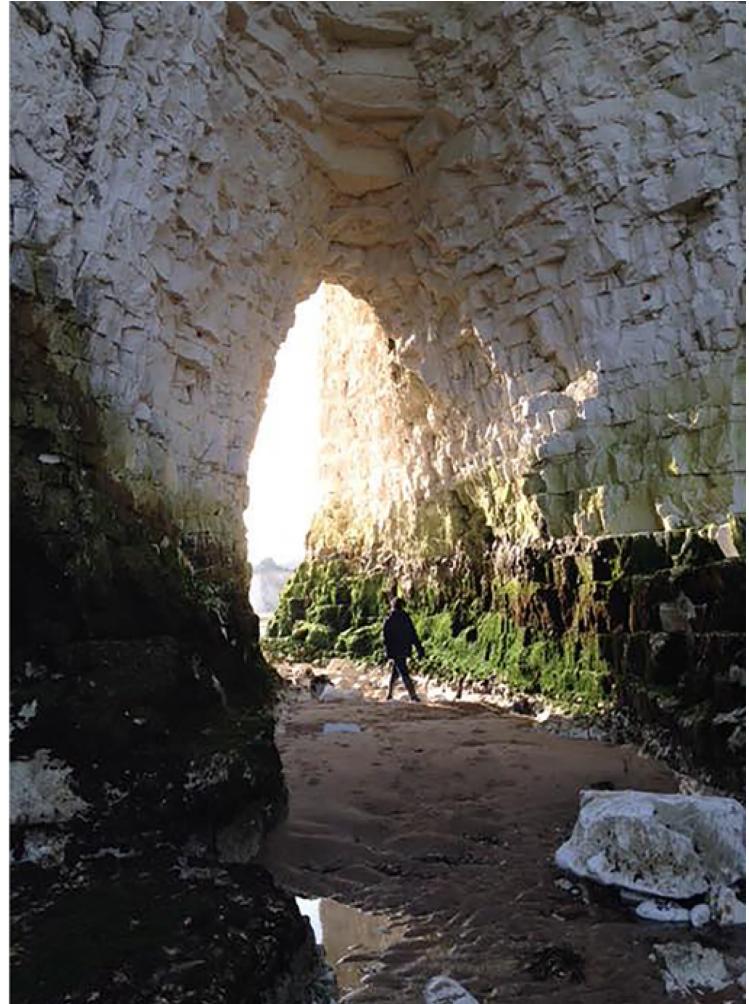
South East
Wealth
Management

AN INTRODUCTION TO FINANCIAL ADVICE

Statistics show, clients who seek professional advice are 39% better off in retirement.

Why is this?

Financial goals are personal. Working with an adviser helps ensure you are offered the right investment solution for you. We work to reduce the impact from legislation, and market changes, helping your money work toward your goals.



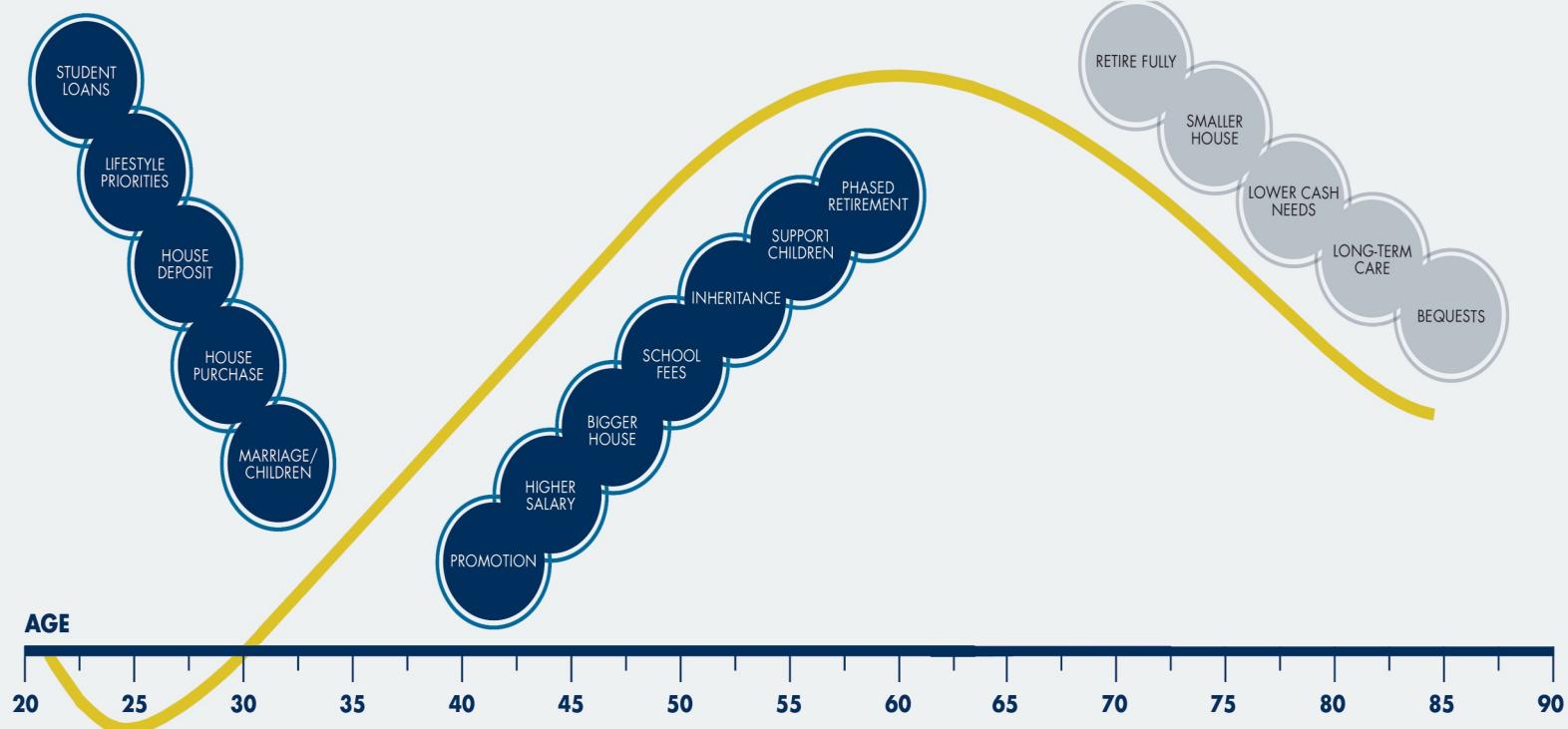
Who do we work with?

Our clients are from all backgrounds and walks of life. We build our service around our clients, from those just starting out, to complex portfolios. Our goal is to assist our clients in reaching their goals, whatever they may be.

The Purpose of this document is to:

- ✓ Introduce you to our financial advice process, and outline the type of service you can expect from us.
- ✓ Introduce you to our philosophy and service standards.
- ✓ Introduce you to the additional benefits that clients of South East Wealth Management receive.
- ✓ Act as a compendium guide to our Services & Costs document which outlines the specific terms of our services and fees.

YOUR FINANCIAL LIFE CYCLE



WEALTH ACCUMULATION

Financial planning (short term goals) & Retirement planning (long term goals)

WEALTH PRESERVATION

Retirement income, Tax & Estate Planning

WEALTH MANAGEMENT

Financial Planning - Life & Business protection, Investments; Retirement Planning - Investments & Pensions, Tax strategies, Trusts & Wills

PROTECTING WEALTH

Protecting you and your family's standard of living against the unexpected.

PROPERTY WEALTH

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

MANAGING WEALTH

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

CREATING WEALTH

Ensuring you maximise your standard of living for when you do not want to work so hard.

BUSINESS WEALTH

Helping small and medium-sized enterprises to grow and become more profitable.

PRESERVING WEALTH

Preserving the value of your estate for the benefit of your family.

RETAINING WEALTH

Retaining more of your hard-earned money legally and ethically.

HOW CAN A FINANCIAL ADVISER HELP ME?

South East Wealth Management can assist you in three areas:

Short Term Goals: These are goals that will occur in the next 5 - 10 years that need to be saved for. For many people this is often, saving to buy a property, or ensuring their child can afford university fees.

Long Term Goals: For goals you would like to reach later in life, you need to use a different strategy. Often this is where retirement planning is involved.

Legacy Planning: This is more commonly known as estate planning and these strategies are often put into place to ensure the assets you have gained over your life are distributed in a tax-efficient method, in the manner you prefer.



Providing great customer service is the basis to everything we do.

We feel that getting a good outcome for your financial plans is only the beginning of our service.

Helping you understand all the options you have available, and the likely challenges to come, provides the most peace of mind.

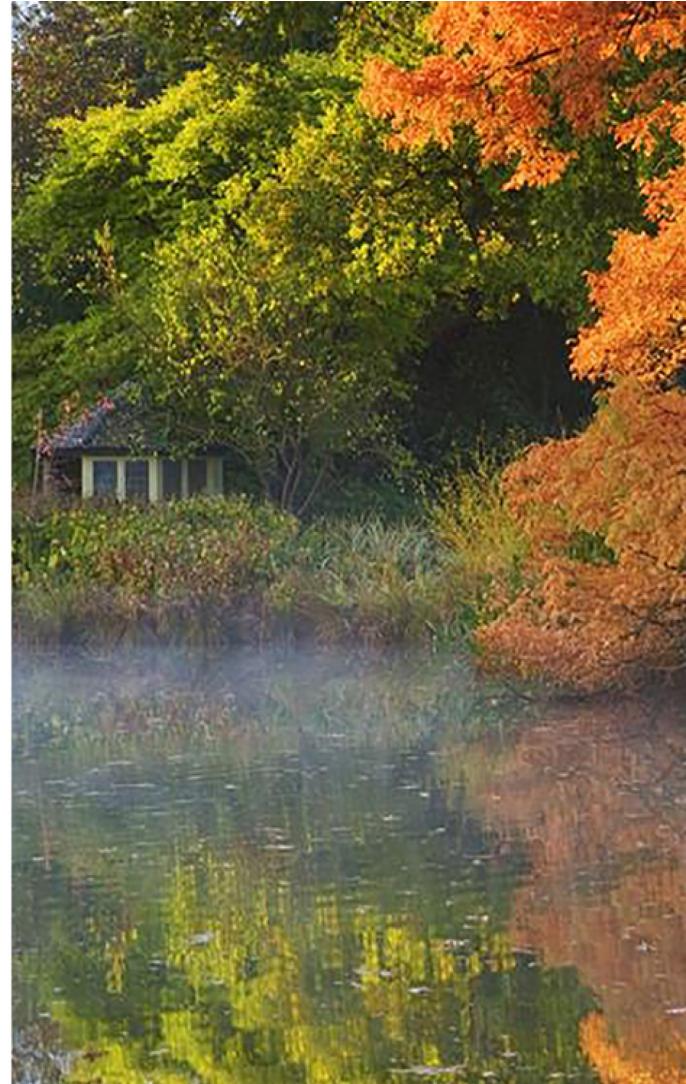
THE METHODS WE USE

After our initial meeting to assess your requirements, we compare the available options in the financial market through the following areas:

Performance: We follow a strict investment selection process that is dependent on the type of market conditions we are currently in and the time horizon to your goal.

Risk analysis: Based on the level of risk you are comfortable with, we match your preferences with the best performers we find in the market.

Deal Structure: Many investments are straight forward, some are more complex. No investment is worth getting involved in if there is too much red tape. We look at the total amount of fees you will incur, if there are any lock-in periods, exit and withdrawal penalties, and depending on the investment - any legal limitations it might have that could affect your goals.



Being independent, we are not limited to specific funds. We continually assess the whole financial market for the best performing assets.

What difference does an Independent Financial Adviser bring?

There are two types of Financial Advisers in the UK:

Restricted Advisers - can only offer investments from a selection of providers, no matter how they are performing in the market.

Independent Advisers - can offer any investment that is available in the market.

THE SOUTH EAST DIFFERENCE

The best way to reach your goals is to use a well-tended financial plan. There are two aspects to this:

Ongoing advice: There are three factors that affect a person's financial goals.

- Changes in personal circumstances.
- Changes in the market & economy.
- Changes in the law.



Professional Affiliates: We realize that there are often personal circumstances that can impact your finances. Often those challenges fall outside the scope of our remit as financial advisers. To provide our clients with a seamless solution to such challenges, we have partnered with professionals in the following areas:

- Accountants
- Solicitors
- Business Development consultants

Providing great service is our passion

Our expertise is finance, our culture is service

The goal of South East Wealth Management is to change the culture of financial services in the U.K. We believe that in order to do this we must provide a first class service to every client, at every turn. We do this through transparency, consistent communication, and diligence.

CLIENT ASSURANCE & PROTECTION

The client experience is everything



We will tell you if any product or service is regulated by the FCA. Our registry number is 789082



Protecting your finances through government schemes



Adhering to the data protection act to protect your confidentiality



Giving you peace of mind that we provide a high standard of service



We support the Financial Crimes Proceeds Act in an effort to eliminate money laundering



We maintain a high level of professional qualifications and training to benefit our clients

Our Advice Process



▪ PRE-MEETING

Free consultation to understand your needs and circumstances, and explain how we may help, our advice process, and fee structure.

▪ FACT FINDING MEETING

Document the details of your goals, your existing savings, and we will ask you several questions which will help us to provide a recommendation that suits your needs.

▪ RESEARCH

Based on your information & goals, we will prepare a research report with recommended solutions.

▪ SECOND MEETING

We will give recommendations of how to minimise any risks and how to maximise opportunities for achieving your goals.

▪ IMPLEMENTATION

We will provide you with a timeline of next steps, facilitate all administration, keeping you informed at every step.

▪ ONGOING SERVICE

We will regularly review your financial circumstances to ensure that they continue to meet your objectives and goals. The review will consider any material changes that may affect future financial planning.

UNDERSTANDING RISK

It is important to understand the level of risk you are prepared to take with your investment. Three key factors help us to determine your bespoke investment choices.



RISK PROFILES

Helping you find investments central to our service.

1 Risk Averse

Risk averse investors prefer knowing that their capital is safe rather than seeking high returns. They are not comfortable with the thought of investing in the stock market and want to keep their money in the bank.

Risk averse investors typically have very limited knowledge of financial matters. They are unlikely to have experience of investment.

Risk averse investors can take a long time to make up their minds on financial matters and will usually suffer from severe regret if their decisions turn out badly.

Risk averse investors typically hold all of their money in cash deposits.

Risk averse investors need to be aware that their unwillingness to take any risk with their money may mean that the value of their savings does not keep pace with rises in the cost of living (inflation).

2 - 3 Cautious

In general, conservative investors prefer knowing that their capital is safe rather than seeking high returns. They are not particularly comfortable with the thought of investing in the stockmarket and would rather keep most of their money in lower risk assets.

Conservative investors typically have fairly limited knowledge about financial matters. They are unlikely to have much experience of investment.

Conservative investors can take a relatively long time to make up their minds on financial matters and will usually suffer from regret if their decisions turn out badly.

Cash	100%
Fixed Interest (Bonds)	0%
Commercial Property	0%
UK Equities	0%
Global Equities	0%

4-5 Balanced

In general, balanced investors prefer not to take much risk with their investments, but will do so to an extent. They prefer lower risk assets, but realise riskier investments are likely to give better longer term returns.

Balanced investors typically have modest levels of knowledge about financial matters. They may have some experience of investment in riskier assets.

Balanced investors can take some time to make up their minds on financial matters and can often suffer from regret when decisions turn out badly.

Cash	0%
Fixed Interest (Bonds)	45%
Commercial Property	13%
UK Equities	15%
Global Equities	28%

6 - 7 Moderate

In general, moderate investors understand that they have to take investment risk in order to be able to meet their long-term goals. They are likely to be willing to take risk with a high proportion of their available assets.

Moderate investors typically have a degree of knowledge about financial matters. They usually have some experience of investment, including investing in products containing higher risk assets such as equities.

Moderate investors will usually be able to make up their minds on financial matters relatively quickly, while they can suffer from regret when their decisions turn out badly, they are able to accept that occasional poor returns are a necessary part of long-term investment.

Cash	0%
Fixed Interest (Bonds)	23%
Commercial Property	13%
UK Equities	22%
Global Equities	42%

8 - 9 Dynamic

In general, dynamic investors are happy to take investment risk and understand this is crucial in terms of generating long-term return. They are willing to take risk with most of their available assets.

Dynamic investors typically have quite high levels of financial knowledge. They will usually be experienced investors, who have used a range of investment products in the past.

Dynamic investors will usually be able to make up their minds on financial matters quite quickly. While they can suffer from regret when their decisions turn out badly, they are able to accept that occasional poor returns are a necessary part of long-term investment.

Cash	0%
Fixed Interest (Bonds)	3%
Commercial Property	13%
UK Equities	29%
Global Equities	55%

10 Adventurous

In general, adventurous investors are looking for a high return on their capital and are willing to take considerable amounts of risk to achieve this. They are usually willing to take risk with all of their available assets.

Adventurous investors typically have high levels of financial knowledge. They often have substantial amounts of investment experience and may have been active in managing their investment arrangements.

Adventurous investors typically will make up their minds on financial matters quickly. While they do not suffer from regret to any great extent and can accept occasional poor returns without much difficulty.

The asset allocations on this page represent examples of the type of portfolio that constructions that satisfy your investment needs.

might be appropriate for your attitude to risk. There may be more suitable portfolio



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