Chartered Financial Planners

SG Wealth Management

Impartial, accountable and trusted

SG Corporate Services

Workplace Pensions and Employee Benefits

ABOUT US

Founded in 2001 we have built our business on the ethos that our clients' interests are central to everything we do.

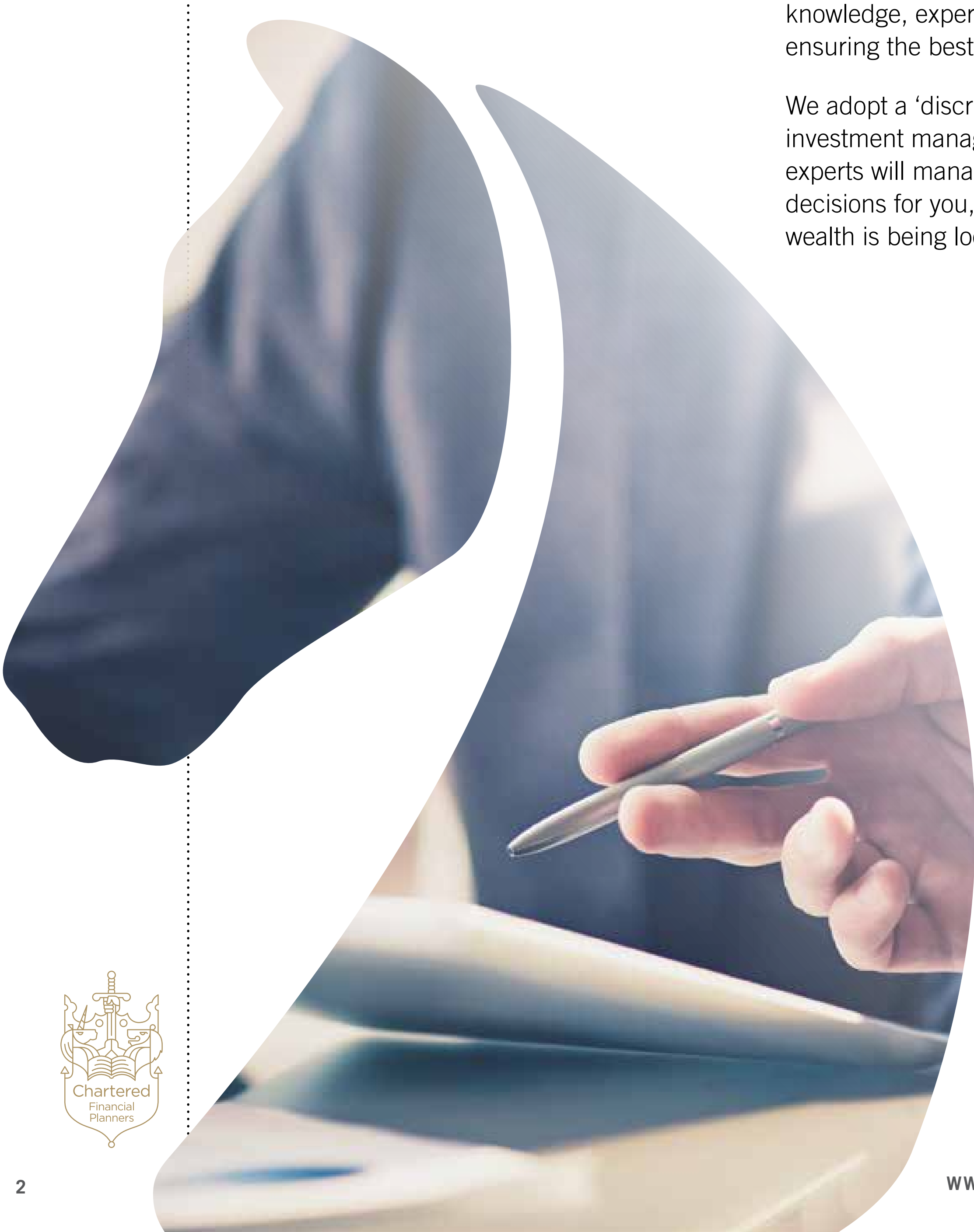
As a Chartered firm, we deliver high quality financial services tailored to meet your individual needs.

In 2011 we acquired Ipswich-based firm Stan Gaskin Ltd, which brought additional strength and expertise to the firm.

We strive to demonstrate key values at all times: impartiality, accountability, and trust in everything we do. Our exemplary service is based on a genuine partnership between the adviser and client.

Our team of professionals have in-depth knowledge, expertise and are dedicated to ensuring the best possible outcome for you.

We adopt a 'discretionary approach' to investment management, meaning our team of experts will manage the day to day investment decisions for you, giving you the confidence your wealth is being looked after at all times.



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YOUR WEALTH

You may own a successful business, perhaps have inherited money, or may simply have accumulated your wealth through many years of savings and investments. Naturally it's incredibly important to you to preserve, enhance, and protect your wealth for now, and for securing your financial future and that of your family.

We take time to understand your interests and requirements, which will be regularly monitored by your adviser to meet your changing needs and circumstances.

You can take great comfort from our long-term relationship approach, which will give you the peace of mind your best interests are at the heart of what we do to secure your financial future and achieve the best possible results for you.

> *"The exchange of views and ideas between the two parties is dynamic and refreshing. They have cared very much for my wife and I to our considerable advantage and I trust SG Wealth totally."*
>
> *Gordon Smart*

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HOW WE WORK WITH YOU

1. CONSULTANCY - FREE OF CHARGE AND NO OBLIGATION

You will have a **discovery meeting** with an adviser held at our cost, for you to find out more about us, and for us to identify your financial needs, attitude to risk, and long term goals.

Once we have ascertained your current position and have explained our services, we will confirm our terms of **engagement** and the work we'll undertake for you.

2. RECOMMENDATION - UNDERSTANDING THE BIGGER PICTURE

We'll **gather information** about your personal and financial circumstances at our initial meeting with you. Following your agreement to work with us we will supplement this with much more detailed information about your current financial arrangements.

We will then conduct detailed **analysis and research** of your affairs to help us understand how any existing arrangements are structured and currently performing. Our recommendations will be provided to you in a detailed report which will summarise efficiencies and improvements to help you achieve your financial ambitions.

This will cover areas such as tax planning and protection, retirement provision, and investment management.

3. IMPLEMENTATION - TAKING ACTION

There could be several areas of financial and investment **planning** to address once we have discussed your strategic review. We'll take care of all the necessary paperwork, and liaise with all third parties for you.

Once we have aligned your financial position to meet your needs, it will be **monitored** on a regular basis.

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ONGOING SUPPORT

Once your strategic plan has been agreed, it is important that it's implemented and managed successfully to achieve the desired outcomes.

We provide a comprehensive level of support to our clients and we can tailor the specific level of ongoing support to your requirements.

Some of the components of our ongoing service are:

REVIEW MEETINGS

Keeping your plan healthy

You can meet with us when convenient for you, not only to keep abreast of how your finances and portfolio are performing, but also to discuss how your wider circumstances, needs and objectives may be changing. We will meet at least on an annual basis or more regularly if needed – it's your choice.

PORTFOLIO VALUATIONS

Detailing your affairs

You will be provided with valuation reports at agreed intervals to suit your lifestyle, so you can keep track of all elements of your portfolio.

INVESTMENT UPDATES

Letting you know our thoughts

You will also receive regular updates on the economy and markets from our investment team to help explain our thinking and actions.

LEGISLATION CHANGES

Addressing the changing environment

You will be updated on significant changes to the fiscal and financial services marketplace so we can adapt your plans accordingly.

ACCESS TO ADVISERS

Here for you when you need us

As well as your own Wealth Manager you will have access to our in-house team of experts to provide the right help when you need it.

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OUR TEAM APPROACH

In addition to your own dedicated Wealth Manager, there will be a team of skilled and experienced people working behind the scenes to deliver your financial planning services.

WEALTH MANAGER

Your dedicated adviser and primary contact

INVESTMENT COMMITTEE

Our in-house committee oversees our investment decisions around asset allocation, fund selection and portfolio composition

CLIENT SUPPORT

A dedicated team of support staff provide high quality administration and reporting services to deliver your plan

PARAPLANNING

A skilled team of qualified and experienced researchers and analysts who help shape our advice and provide technical support

OPERATIONS

From compliance to marketing, accounts to IT, our Operations staff are vital for the continuing development of the company

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IMPORTANT INFORMATION

This document is a summary of the services typically provided to the clients of SG Wealth Management Ltd. For full specific details relevant to your own individual circumstances please refer to the Client Agreement that you will be provided with in addition to any associated other documentation.

The value of your investment and the income from it may go down as well as up and you may not get back all that you invest. Past performance is not necessarily a guide to future returns.

We reserve the right to alter our investment process at any time, without notice, as we deem suitable at the time.

Please see our relevant Client Agreement for full Terms and Conditions of our Service proposition and charges.

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