

# Total Wealth Solutions



*Don't just dream about the future...We are here to help you make it happen*



## Welcome to **Total Wealth Solutions**

Whether your enquiry is on a personal or corporate basis, the major financial decisions that you make will have significant and life-changing consequences. It is therefore essential that you seek professional independent financial advice from people you can trust.

Please browse our website to find out more about who we are, our level of knowledge, experience and expertise and how we conduct business, or contact us for further information.

We work in partnership with our clients, and other professional advisers such as Solicitors and Accountants, to meet their financial aspirations and we recognise the importance of providing long-term on-going assistance and guidance.

# About Total Wealth Solutions

Total Wealth Solutions provides a bespoke, independent financial planning service to both retail and corporate clients, specialising in the complex areas of Pensions and the management of investment portfolios

Our service is bespoke because we believe that no two clients are the same and as such we research solutions for our client's needs and objectives on an individual basis rather than selecting packaged products from any generic panels.

Our service is independent because as independent financial planners, regulated directly by the Financial Services Authority we are able to provide solutions from any provider

or fund rather than being restricted to contracts available from one, or a small panel of providers. Our charging structure is clear and you will know exactly what you are paying for.

Our qualified advisers cover the whole financial services market. Whether you are seeking to build an investment portfolio or creating a tax-efficient retirement strategy we have the expertise to provide the answer.

Our aim is to work with you now to meet your specific immediate objectives but also to continue to work with you to manage the solutions recommended on an ongoing and proactive basis.





# Total Wealth Solutions

Provides personal and corporate solutions in the following areas:

- Pre and Post Retirement Planning
- Occupational Pension Analysis
- International Pension Planning
- Income and Death Protection Planning
- Private Medical Insurance
- Estate Planning, including Wills and Trusts
- Investment and Savings Planning
- Portfolio Design and Asset Management
- Employee Benefits
- Tax mitigation
- Mortgages, including buy to let

Provides through professional partners:

- Commercial Finance
- Personal and Commercial Insurances
- Accountancy
- Legal services including conveyancing
- International taxation planning

# Our approach

We provide independent financial advice to both individuals and businesses on a fee or commission basis, our first consultation is free.

The relationship that Total Wealth Solutions builds with our clients is underpinned by our commitment to ensure that their long-term financial goals are achieved.

We believe it is important to have a disciplined approach towards developing a successful financial plan and follow this process:

- **Initial meeting and review** - We undertake a comprehensive financial review of your (or your business) circumstances and financial objectives taking account of any existing arrangements.
- **Needs and goal setting** - We will analyse your needs and goals in great depth to ensure that your financial lifestyle and,

if applicable, business plan is designed to meet these.

- **Analysis and research** - We will undertake thorough independent analysis and research to tailor an individual solution to your needs and goals.
- **Presenting a financial plan and recommendations** - We will present you with a comprehensive financial report to be discussed and fine tuned as required.
- **Implementation** - We will discuss the appropriate ongoing plan with you designed to ensure the successful delivery of goals.
- **Forward planned regular reviews** - We will diarise reviews in advance (normally annually) to ensure the financial planning we have put in place is adapted and keeps pace with any change in circumstances.





## Total Wealth Solutions

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*Total Wealth Solutions Limited is authorised and regulated by the Financial Services Authority (FSA)*