eastcote

WEALTH MANAGEMENT

PRIVATE CLIENT SERVICES

“A warm welcome from Eastcote Wealth Management, where we take a unique approach to growing your wealth”

Welcome

Eastcote Wealth Management’s mission is to provide the highest quality of financial planning advice to you and your family in a professional and caring manner.

A UNIQUE APPROACH

Our client-focused team is centred around providing a holistic, tailored and wide-ranging view of both you and your family’s financial objectives for your long-term benefit.

At Eastcote Wealth Management, we put you and your family’s financial journey at the forefront of our agenda. As independent advisers with Chartered Financial Planner status, our professional wealth managers will take the time to understand your financial aspirations and provide you with the highest level of impartial advice.

We take a personalised and holistic view of your finances, developing a plan for today (mortgage), tomorrow (pensions and investments) and the unexpected (protection and insurance).

You’ll find our investment process to be simple, well-researched and robust, with tailored portfolios based on the level of risk you’re comfortable with.

This brochure outlines our approach, planning process and services for you and your family.

The Directors
Trevor Law, Rob Kenyon, David Fleet, Jonathan Hearn and John Ruddick

Here For You...

We make it our business to care about what matters most to you, and this means developing a long-term relationship with you and your family - we'll take the time to understand your needs and financial aspirations.

Whatever your circumstances, you can trust us to use our years of experience to cut through the complexities of the financial world and help you plan accordingly.

CHARTERED FINANCIAL PLANNERS

At Eastcote Wealth Management, we are extremely proud to have been awarded the prestigious title 'Chartered Financial Planners' by the Chartered Insurance Institute (CII). This title is only awarded to firms committed to developing and maintaining the knowledge and capability of their people so they can deliver the highest quality advice.

YOUR TEAM

At Eastcote Wealth Management, our advisers are seasoned investment professionals with an excellent track record and hold the relevant Financial Conduct Authority accreditations. Our team is available to answer your financial queries in a clear, concise and easy to understand way.

Each adviser has their own specialist area, ensuring that you have expert, relevant and current advice to suit you and your needs. In addition, our team also includes qualified support members, so you'll have someone on hand when you need them.

Independent Advice

Because we are independent, you'll have the confidence that we will always search from a wealth of options to make the best possible recommendation for you and your family.

THE PLANNING PROCESS

We are a full advice firm and this begins with a thorough and robust information gathering process in order to understand your individual and family's circumstances, goals and aspirations.

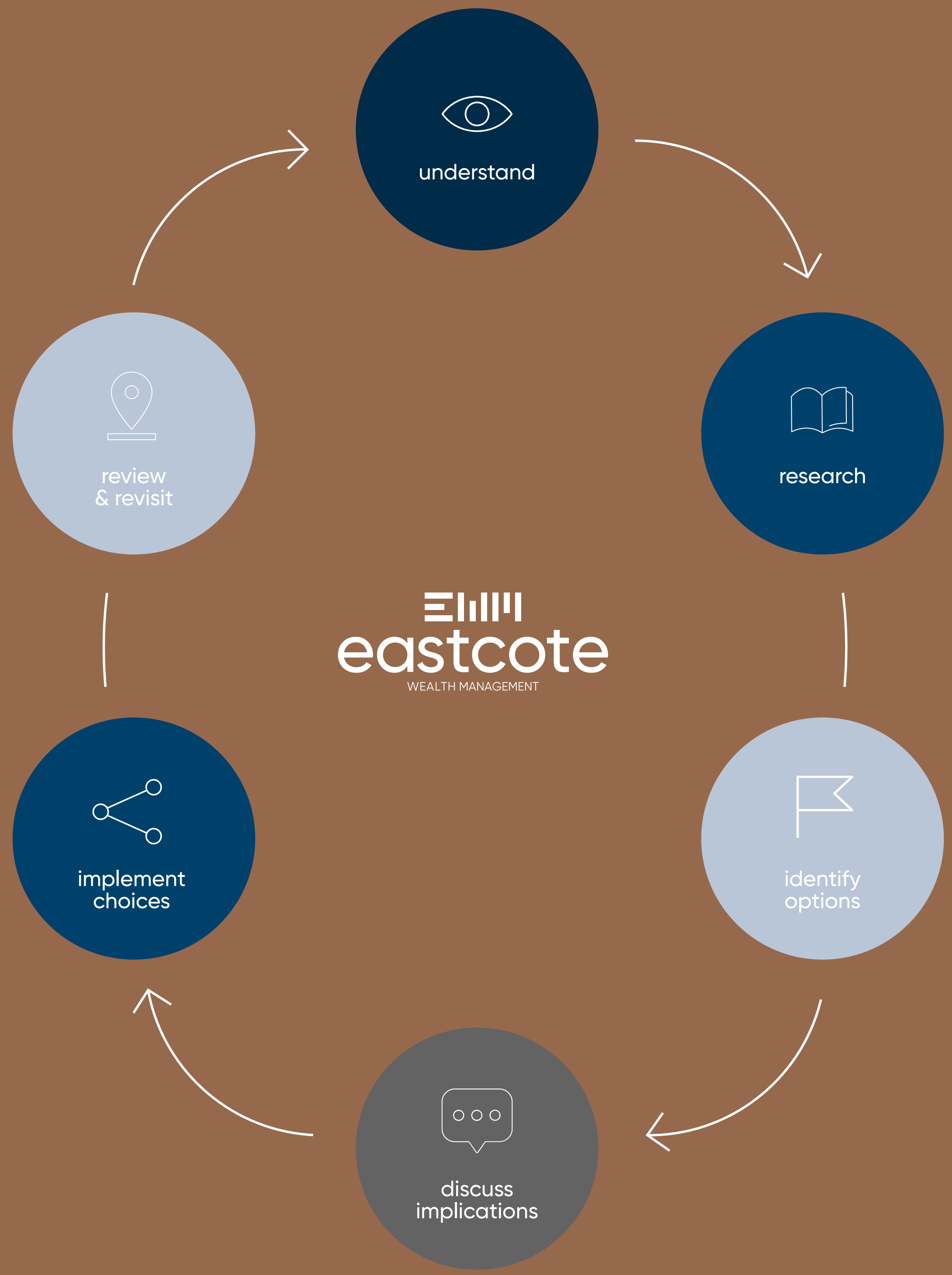
We take the time to research and fully understand your situation and the hopes and dreams you and your family have, before making any recommendations.

The fact-finding stage is rigorous, extensive and holistic, encompassing all aspects and considerations of your situation, not merely areas that are most obviously financial in nature.

Do you wish to support your children through higher education, help to save for purchasing a home, plan for the possible long-term care of the older generation, or fund a comfortable retirement lifestyle?

We will endeavour to build a complete picture of your current situation, aspirations, critical factors and risks, which will help us to identify options for the security of your family's financial future.

Eastcote Wealth Management's advisers will let you know how you can take advantage of tax efficiencies, helping you and your family to maximise your wealth.




expert financial planning
for the bigger picture...

Investments

Everybody hopes that their investments will grow, but there’s a range of factors at play; risk, return, tax, charges, accessibility, as well as the ability to monitor all of these.

TRUSTWORTHY PLANNING

At Eastcote Wealth Management, we offer trustworthy planning, which can involve reviewing and optimising existing portfolios or establishing new ones as necessary. You may wish to consider the tax efficiencies of offshore investments or simply make the best use of your ISA entitlements. We can help you to take a strategic view, whether you are looking to invest for income or growth, and together we can work towards securing your goals.

The value of investments and the income from them can go down. You may not get back the original amount invested.

MORTGAGES

Are you considering buying a new home or investing in property? As independent mortgage specialists, we can help you to find the best terms for your circumstances. Eastcote Wealth Management can guide you through the exciting but often daunting times of buying a home, either as first-time buyers or when you are ready to move up the property ladder.

We also have expertise in raising capital through remortgaging, as well as the buy-to-let market as a means of investment.

Please note that a mortgage is secured against the property and may be repossessed if you do not keep up repayments on the mortgage or any debts secured against it.

PROTECTION PLANNING

Nobody likes to think about critical or long-term illness, the death of a loved one or themselves, but it’s wise to make proper provision in case the worst should happen. Having a financial plan in place gives you and your family peace of mind, knowing that security would not be compromised if the unexpected is waiting around the corner.

We can help you plan a tailored package of protection from the following types of cover: life cover, critical illness, income protection, death in service, private medical insurance and long-term care funding.

Protection policies have no cash-in value at any time. If you don’t pay your premiums on time your cover will stop, your policy will end and you’ll get nothing back. If the sum assured has not been paid out by the end of the selected term, the policy will end and you’ll get nothing back. Whole of life cover has no fixed term but premiums must be paid for the whole of your life.

Retirement Planning

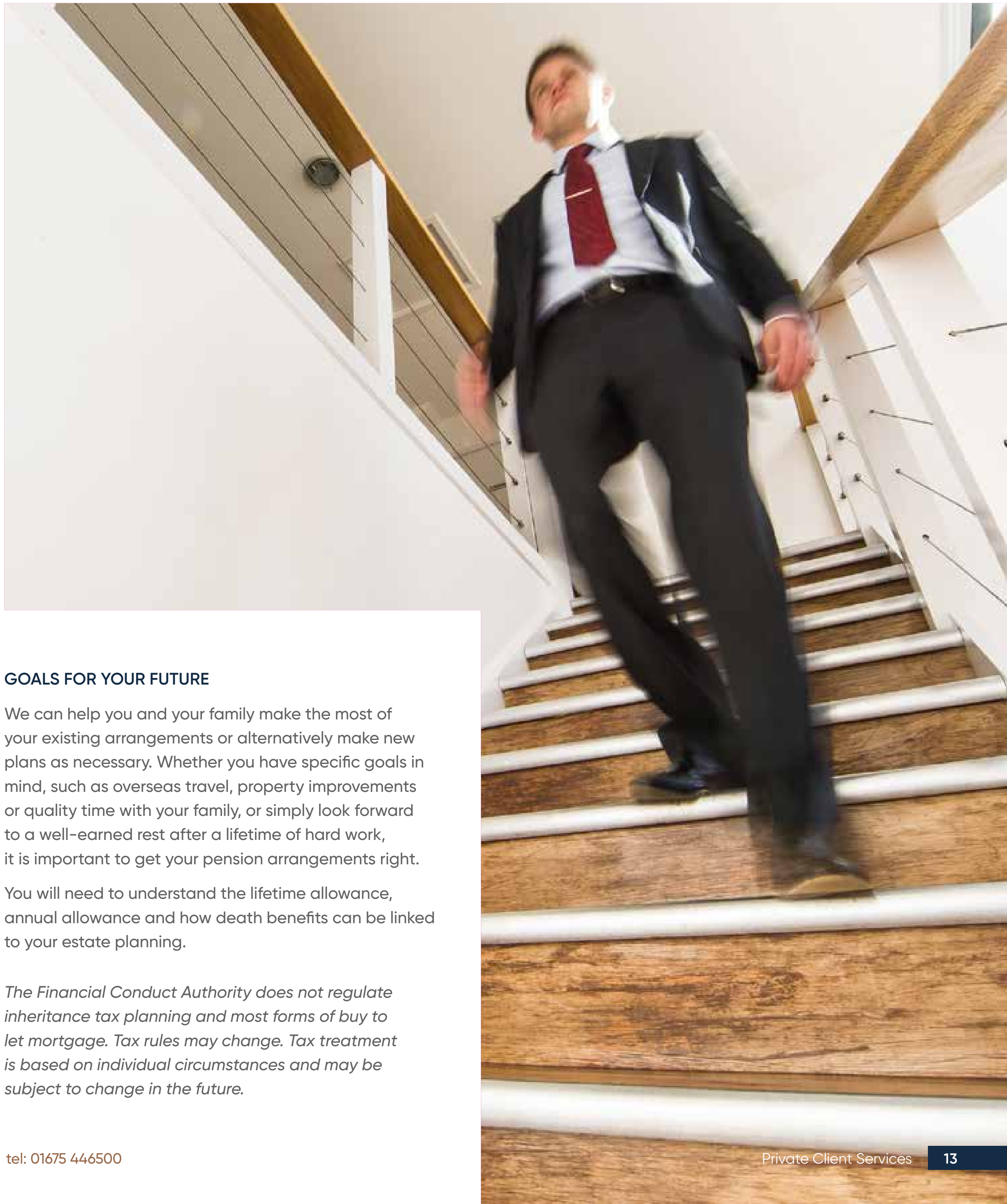
Our advisers are particularly skilled and experienced in the field of investing for retirement. The retirement planning landscape has been shifting recently, with changes to regulations, which bring freedoms but also potential risks.

WELL INFORMED

We will help you to understand all of your options and how your choices could affect your family. Options can run from straightforward annuity and impaired life annuities, through lump-sum withdrawals and flexible drawdown to third-way alternatives. A blend of different solutions may be suitable for specific situations.

Eastcote Wealth Management ensures all its advisers are well informed and up-to-date with all new legislation and reforms - so you can be sure that you're in safe hands whilst navigating this tricky territory.

A Pension is a long term investment the fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation.



GOALS FOR YOUR FUTURE

We can help you and your family make the most of your existing arrangements or alternatively make new plans as necessary. Whether you have specific goals in mind, such as overseas travel, property improvements or quality time with your family, or simply look forward to a well-earned rest after a lifetime of hard work, it is important to get your pension arrangements right.

You will need to understand the lifetime allowance, annual allowance and how death benefits can be linked to your estate planning.

The Financial Conduct Authority does not regulate inheritance tax planning and most forms of buy to let mortgage. Tax rules may change. Tax treatment is based on individual circumstances and may be subject to change in the future.

A Clearer Understanding

At Eastcote Wealth Management, we like to see financial success as a long-term plan. Our simple fee structures reflect the hard work and expertise of our wealth managers in constructing a lasting solution to meet your specific needs.

We also believe in being completely open and transparent about our fees. Eastcote Wealth Management will not proceed with any investments for you until we have explained and agreed our fees, in advance, and how you can pay them. Typically, our fees will be a percentage of the amount you invest through Eastcote Wealth Management.

So, you'll understand the fees before you enter into any agreement, allowing you to make an informed decision on whether it's right for you.

FIND OUT MORE

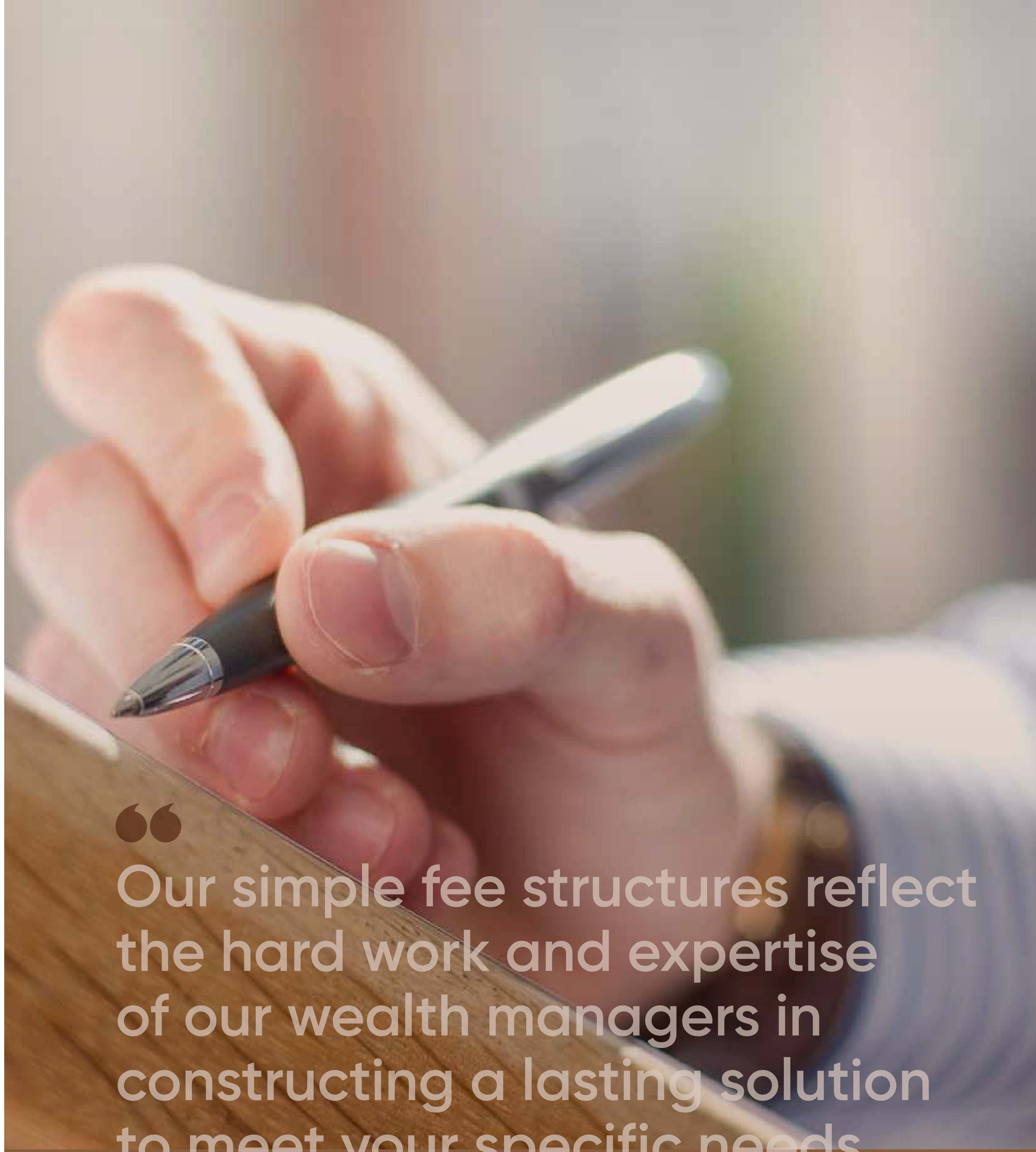
Please get in touch if you would like some more information and would like to arrange an appointment.

We will take the time to understand you and your family's circumstances in detail and tailor a solution to meet your unique needs.

We look forward to helping you to plan a secure future for you and your family.

CONTACT US

Call: 01675 446500
Email: info@eastcotewealth.co.uk
Visit: www.eastcotewealth.co.uk



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