



Client Services

Welcome to Savvy. If you know, you know.

We are a small advisory company based on the outskirts of Cardiff. We are **extremely proud** of our reputation in offering our clients **solid, trusted independent financial advice**.

Between us and our sister company MJS Financial Services we have over **40 years financial services experience**, so you can take peace of mind knowing you are in safe hands!

Our key aim is to **simplify your finances** in a way that helps you achieve your financial objectives in the most tax and cost-efficient way.

We have a proven track record in working with our clients which has allowed them to make good financial decisions. Your **financial security** and **confidence** in what we do is our number one priority which is why we are widely regarded for our high standards of customer care, and operate under **three guiding principles**:



Professionalism



Integrity



Impartiality

A photograph of a middle-aged man and a woman smiling and looking out at the ocean. The man is on the left, wearing a grey turtleneck sweater, and the woman is on the right, wearing a light blue top. They are both smiling broadly. The background is a soft-focus view of the ocean and sky. A thick, light blue line graphic is overlaid on the bottom right of the image.

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We are proud to share reviews with new clients which demonstrates our consistent level of high-quality advice.

What do we do?

We offer a full financial planning service ranging from pensions, savings, investments, tax, trusts and estate planning, protection and equity release.

We have the expertise and experience needed to provide quality advice to you. We are also able to access a wide range of financial products and services currently on offer in the marketplace. We're widely regarded for our high standards of customer care. We look to build long-term relationships with our clients, so that we can ensure their plans continue to remain relevant as their lives change.





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We've worked with Martin for over 15 years now. He is great at focusing on the important aspects of our needs. He always shows great competence and a genuine interest in us and our business. I mean I didn't choose him for his looks did I?

Johnny & Jo, Cowbridge

Savvy in numbers

Don't just take our word for it. We have some impressive stats and over 200 Vouchedfor reviews to back up our story.

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I was looking for a quality adviser who was willing to interact and hold conversations to explain things clearly and concisely. Martin has listened to my needs and I have full confidence that I am getting the best service & long term strategy to suit my life. I feel at ease with the process and would highly recommend!



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Martin has always been open and honest, brutal sometimes but he is someone that I would trust explicitly. He has always kept me in in the loop and given me the right advice and direction. He is reliable and is always contactable when you need him. He is very knowledgeable when it comes to anything finance. I highly recommend him and his company.



£65m

Funds that
we currently
manage across
our client base.

250

Clients that we
look after across
7 countries and
3 continents.

40+

Number of years experience that we have in the financial advice industry.

10

Number of consecutive years we've been voted Vouchedfor Top Rated Financial Adviser.



The services we provide

In today's complex financial world,
we help clients in several ways, including:



Savings & Investment

Putting you in the right position
with the aim of getting the best
return on your money to meet
your financial goals.



Retirement planning

Helping you save for retirement
and plan how to spend your
savings in your later years.



Planning for the future

Helping you put plans in place that
ensure your wealth is passed on in
accordance with your wishes.



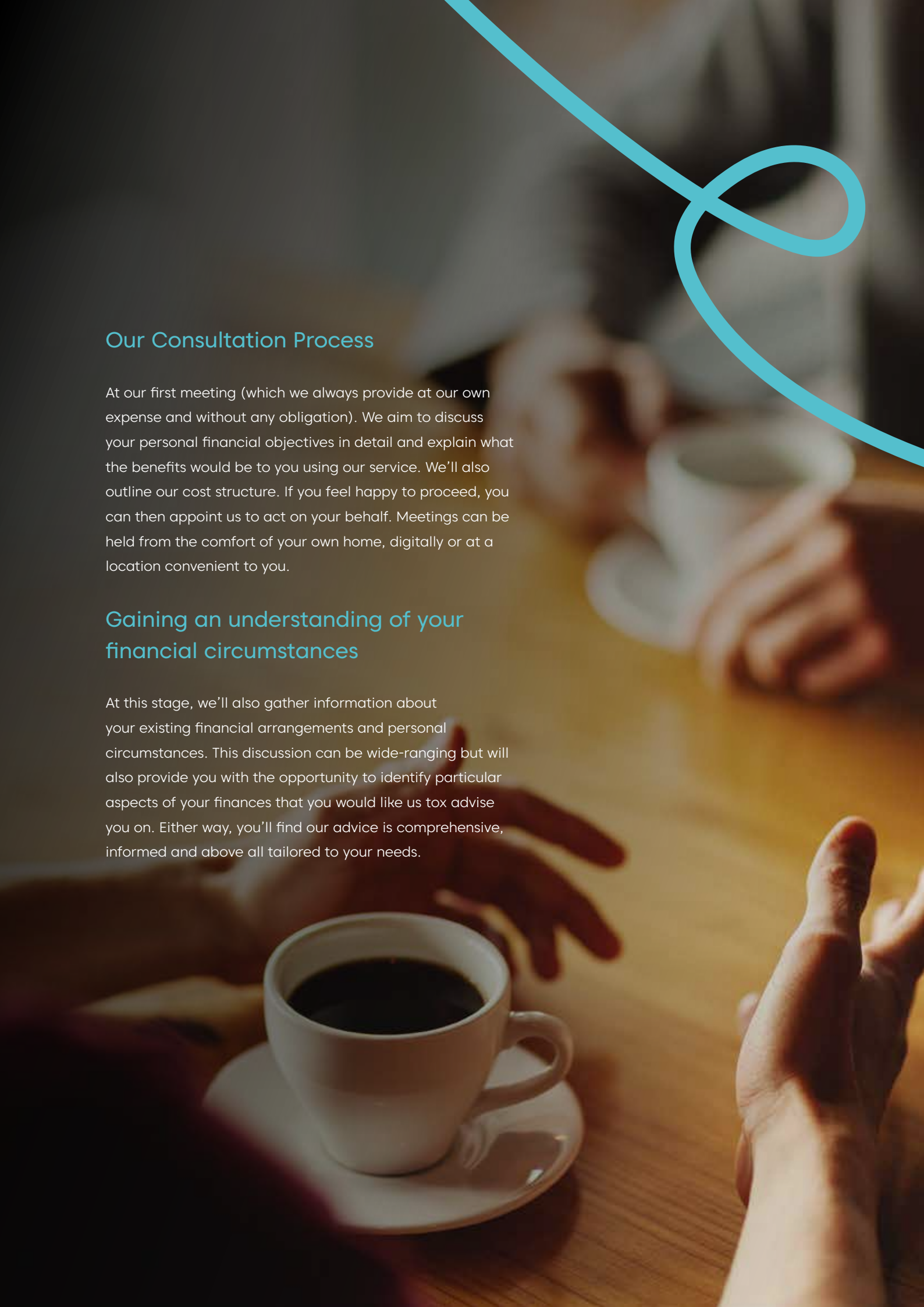
Protection

Advising on appropriate
policies to protect families
from life's unexpected and
unwelcome events.



Estate planning

From wills and trusts to
power of attorneys, we look
after the future.



Our Consultation Process

At our first meeting (which we always provide at our own expense and without any obligation). We aim to discuss your personal financial objectives in detail and explain what the benefits would be to you using our service. We'll also outline our cost structure. If you feel happy to proceed, you can then appoint us to act on your behalf. Meetings can be held from the comfort of your own home, digitally or at a location convenient to you.

Gaining an understanding of your financial circumstances

At this stage, we'll also gather information about your existing financial arrangements and personal circumstances. This discussion can be wide-ranging but will also provide you with the opportunity to identify particular aspects of your finances that you would like us to advise you on. Either way, you'll find our advice is comprehensive, informed and above all tailored to your needs.

Other areas that we frequently discuss with our clients

Savings & Investments

Clients often ask us to review their current financial arrangements including savings accounts, shares and other stock market investments. We offer impartial advice and provide our recommendations on their suitability for their specific needs, suggesting alternatives where appropriate.

Passing your wealth on to future generations

With house prices remaining high, many more families are finding themselves likely to pay Inheritance Tax on their estates. We can explain how the tax works and the ways in which you can legitimately reduce your estate's liability, leaving more of your money to your heirs.

Lifestyle planning

In today's increasingly busy world, many people overlook the need to plan for life's big expenses like school and university fees, repayment of a mortgage, or building up a lump sum to get a child onto the housing ladder. We help our clients think more about their future, putting in place plans to help them meet these major expenses.

Long term care

With more of us needing long-term care as a result of living longer, serious consideration needs to be given how you will fund these fees for yourself or a loved one.

Pension provision and retirement planning

Since the introduction of pension freedoms, retirees have more choice and flexibility as to when and how they take an income in retirement. We help clients by reviewing their existing pension provision and suggesting strategies to help them build up their pension savings. When they reach retirement, we help them understand the options available to them such as accessing a tax-free lump sum, the different types of annuity available, or how income drawdown might work for them.

Wills and lasting power of attorney

The best financial plan in the world will usually fail without an up-to-date Will, this needs to be reviewed and updated on a regular basis. The other area that runs hand in hand with wills is lasting powers of attorney, we work closely with a firm focussed solely on these areas.

An in-depth financial review and research

Based on our dialogue with you, we then review your information and consider the recommendations we feel will work best for your financial circumstances. We'll identify the most suitable products, providers, policies and funds to help you achieve your financial goals.

Our report and recommendations

We'll then meet up with you again and present our findings and recommendations to you. At this stage, we can also include specific products and plans that we believe best meet your requirements. You'll find we explain everything clearly, including any jargon you may be unfamiliar with.



Our charges

We feel that our fees will benefit you in terms of income and growth produced, or the tax saved normally, far outweighing our fees.

We provide you with an initial consultation free of charge and all of our fees are discussed with you in advance and are set out in writing. You will usually pay an initial fee to cover work done in assessing your need, and arranging any new investments. It is often possible for the fee to be paid by deduction from funds invested or in the case of pensions from untaxed income.

Initial Charges

For setting up a new plan or transferring an existing one, we charge an 'Initial advice charge' (this is a one-off fee).

This payment can either be taken from your investment or pension upon receipt by the policy provider or paid directly by you.

This charge covers setting up the plan and advice.





Amount	Initial Charge
£20,000 - £150,000	3%
£150,001 - £250,000	2%
£250,001 - £1,000,000	1%
Over £1m	Individual agreement

The initial advice charge is a tiered charge. The example below illustrates how the charge is calculated:

Example 1

if we arrange investments on your behalf totalling £100,000 our Policy Arrangement & Implementation fee would be £3,000 (3% of £100,000).

Example 2

if we arrange investments on your behalf totalling £300,000 our Policy Arrangement & Implementation fee would be £4,500 (3% of the first £150,000 (£4,500) plus 2% of the next £100,000 (£2,000) plus 1% of the next £50,000 (£500) = £7,000).

Providing an ongoing service to you

Many clients like to know they have experts on hand to offer advice and support as their circumstances change.

We offer a premium service which is designed for clients who want and will benefit from regular advice.

Our commitment to you is to keep you updated of any regulatory changes/product developments and also provide personal dedicated reviews at a frequency that is most appropriate to your needs. Our aim is to ensure your plans remain appropriate and are meeting your needs and goals.



Our service provides you with:

Access 24/7 to your Personal Portal for real time information on your plans



Quarterly Newsletters which include regulatory changes, overview of market conditions etc.



Access to your support team and qualified financial advisor for any queries you may have



Social Media feeds on current affairs



Quarterly newsletters



Annual Statement



Ongoing expert support



Comprehensive financial health check with written report Annual statements



Detailed Tax planning e.g., Annual allowance, carry forward & Lifetime allowance calcs when applicable



Portfolio rebalancing as required



Annual review, to include objectives, Risk, Asset allocation, tax status



Suitability assessment to include a risk assessment



Face to face annual review if required



Estate planning recommendations



Service Costs

We typically charge 1% per annum of the funds invested with us.

Ongoing advisor charge example: If the value of your investment(s) totalled £50,000 you would pay us £41.66 per month.

Any change to the level of services throughout this agreement will result in pro-rata charge being applied. The charges listed above can be deducted from your investments or paid directly by you. You should note that when paid through the investments, it may reduce your personal tax thresholds and/or exemption levels. Where this happens, we will discuss it with you and confirm it in your personal recommendation report.



Fee based advice

We recognise that at times you may wish to instruct us to provide one off piece of advice or help you with tax calculations etc.

Our advice may not result in an investment or fund recommendation.

We will therefore agree a charge with you, based on the sum being advised or in line with a fixed cost offer. In all cases a charge agreement will be provided and agreed prior to work being undertaken.

Example: if you requested us to calculate an annual allowance calculation for pension input purposes. We would charge £450 as a fee; this is payable up front.

Investing regularly

If you contribute regularly into a product, the initial advice charge is a flat fee of £750.

This is payable up front upon application.

Non-investment protection and general insurance

For Non-Investment Protection and General Insurance, Savvy Wealth Management will not charge a fee as we will receive commission directly from insurance companies for arranging your insurance product.

**Our customers
are at the heart of
everything we do.**

Giving you access to your finances 24/7 through a personal finance portal

We recognise that you may like to interact with us across multiple channels, face to face, on the telephone and online.

Our Personal finance Portal, is a revolutionary app that allows you to see your complete financial picture in seconds and at a time and place to suit you.





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We were coming up to retirement age and were looking for genuine helpful advice. Martin has been our guide in all things financial and his advice over the years has proved to be based on sound judgement.

Jeff & Pat, Bridgend



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