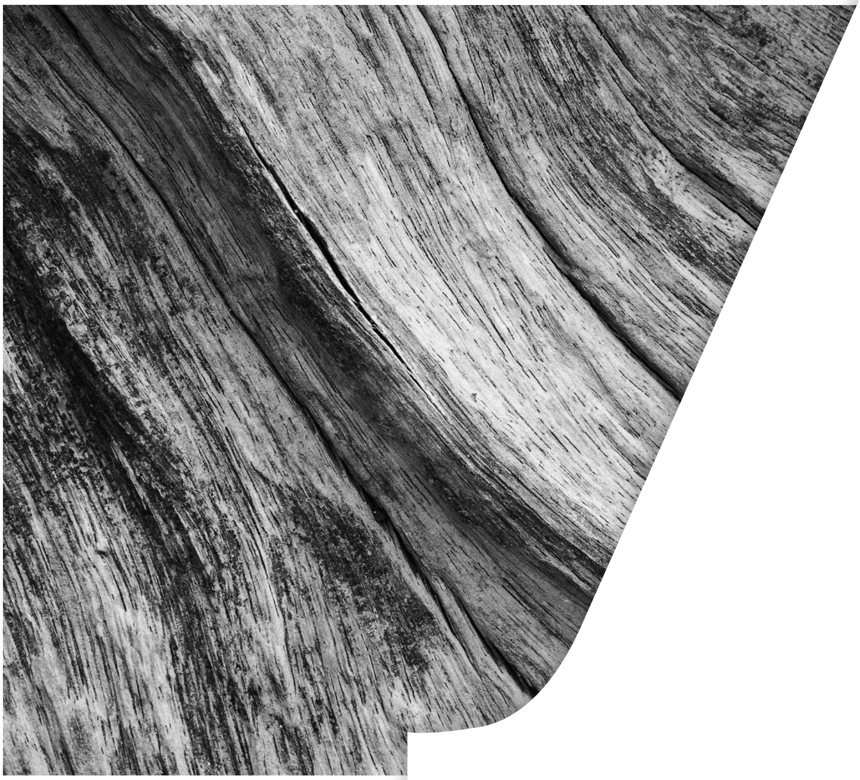
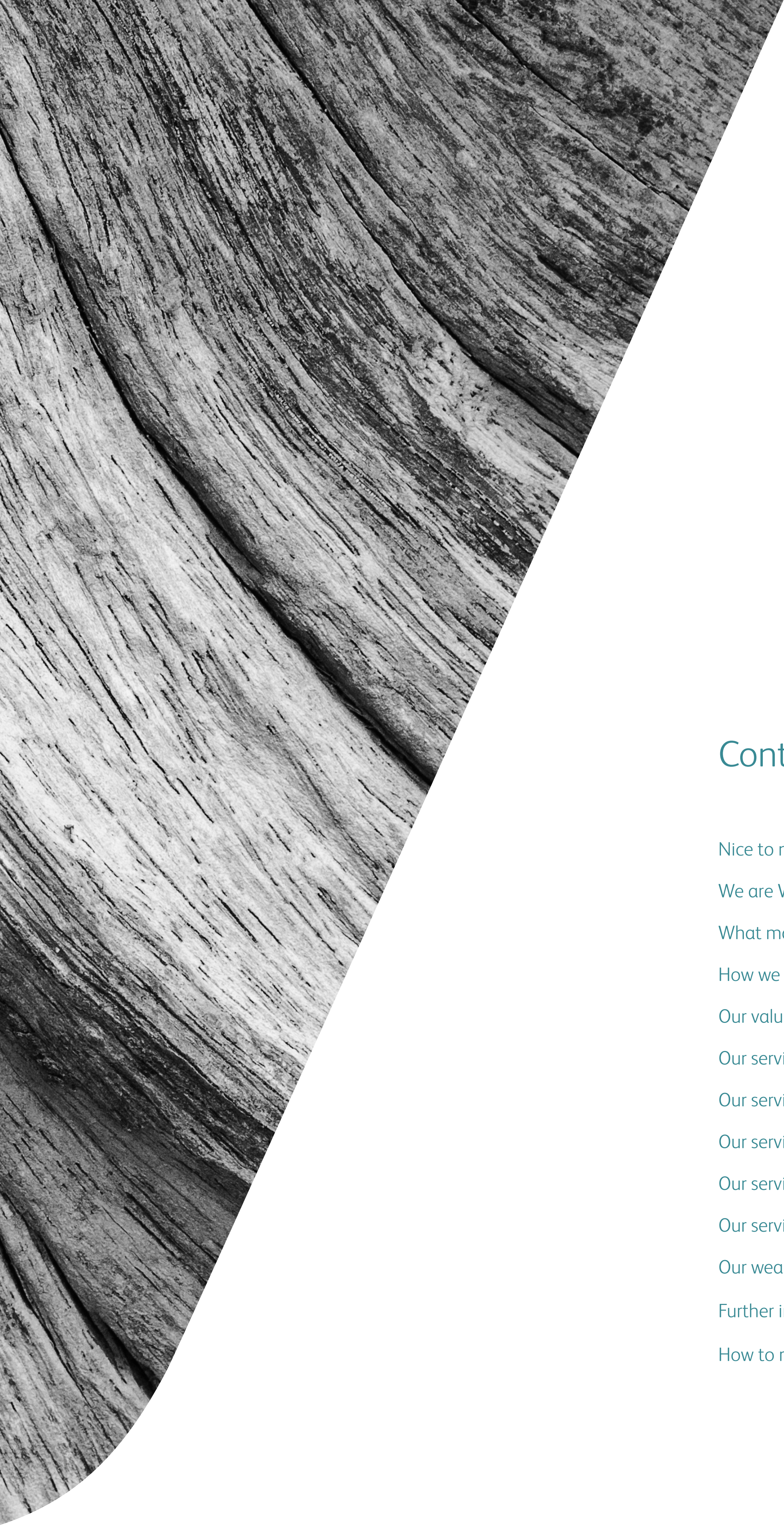


WALKERCRIPS

Wealth Management

Getting to know us

Protecting, nurturing, managing your wealth.



Contents

Nice to meet you,

We are Walker Crips Wealth Management,

Supported by the wider Walker Crips Group, our wealth managers benefit from the experience of an investment services provider that has withstood shifts in the industry for over 100 years. Our team of highly qualified staff offer support and advice for the matters that are important to you, your family and even your business.

At Walker Crips Wealth Management, we understand your goals and life journey are unique to you. It is important to us to provide financial advice that can be trusted, which is why we never take a one-size-fits-all approach to managing your investments. We are focussed independent, meaning we take a wide range of offerings in the market into consideration when making recommendations; ensuring that we focus on providing the service that fits you best.

The Walker Crips Wealth Management team

We are **Walker Crips Wealth Management**

We provide independent advice and financial planning on Pensions, Investments, Inheritance Tax and Protection Planning.

We work to preserve and nurture the wealth of our clients by

Delivering a personalised approach to financial planning, our advisers make plans centred around your lifelong objectives, ensuring you and your family's financial security no matter what life has in store.

Reviewing a broad scope of monetary planning methods, to develop financial plans for our clients' needs. As part of the wider Walker Crips Group, we also have access to the benefits of in-house specialists, covering areas of expertise ranging from Discretionary Fund Management, Dealing, Financial Planning and Pension administration, to alternative investments and Structured Products.

What makes us different

Our independence means we have the freedom to offer you the very best advice and service possible.

Our wealth management team of independent advisers make use of their expertise; unifying a broad scope of financial planning methods to provide focused financial planning. This involves considering all of your circumstances and planning an effective long-term strategy that works for you. Financial planning gives you the tools to make an informed decision that is right for you, both for now and for the future. We understand that life throws unexpected obstacles in our way, which is why we provide our clients with regular reviews so that we can keep financial plans on the right track and adapt to your changing circumstances and legislation.

Let us be of assistance.
Our process begins with understanding our clients and their needs on a case by case basis:

We'll help you protect your wealth. Our advice will ensure that the plans you put in place are not thwarted by unexpected life events and that if these do occur, plans are in place to deal with this in an efficient manner.

We'll help you nurture your wealth. By finding the most suitable investments to meet your goals we'll assist you in growing your wealth. Selecting from a broad scope of appropriate investment strategies we'll assess which is most suitable for your objectives whilst meeting your investment preferences.

We'll assist in managing your wealth. We'll plan for your future financial stability, considering your arrangements for significant life events. We'll assist with planning for your retirement; including ambitions such as moving abroad, purchasing a second home or travelling the world.

How we work with you

Our questions seek to get to know you and to build a thorough understanding of your goals, attitude to risk, and investment preferences.

Do you prefer to have complete control over your investment decisions? Or would you rather sit back while your trusted wealth manager handles the day-to-day? Do you hope for your investments to provide a regular income or to grow over time? Your answers will help us form an investment proposition that is tailored to you.

It all starts with meeting you

At Walker Crips Wealth Management we aim to bring the financial intentions of each and every client to fruition and it all begins with meeting with you. We'll identify how we can assist with your financial requirements. Depending on your current situation and future aspirations we'll discuss a range of appropriate services, products and costs to plan your wealth management roadmap.

Total transparency

We strive for total transparency with our clients by producing a 'Services and Fee Agreement' – a signed document that lays out the scale of charges that will apply.

Our **values**

Our vision to preserve and nurture our clients' wealth is underpinned by our core values of integrity, courtesy, fairness and loyalty.

Our culture comes from the knowledge of those who have been with us for many years, the leadership of the firm, and the recent joiners who bring with them their own experience, acumen and ideas for innovation.

Focussed independent financial advice

We provide independent advice on packaged retail investments, insurance products, (including, but not limited to: pensions, bonds, annuities, ISAs, and savings plans) and structured investment products only. Recommendations are based on the assessment of a range of relevant and sufficiently diversified products, in both type and provider; working towards the goal of meeting your investment objectives. We have no links, obligations, or commitments, that constrain our freedom in offering you the very best advice and service possible.

Our **services**

Tax planning

We are here to assist in arranging your affairs in the most tax efficient ways possible in accordance with your needs and objectives. We will ensure you have not overlooked any tax planning opportunities throughout your lifetime.

How can you reduce your taxes?

The money you earn, save or inherit are all subject to significant taxation. Effective tax planning can help ensure that you are not spending more than you need to on your taxes and may allow you to reach your goals faster. There are many areas in which legitimate tax mitigation can be applied, and numerous methods with which it can be achieved. By evaluating your individual financial and personal circumstances, an adviser can recommend relevant action to maximise all available opportunities.

Inheritance tax planning:

At Walker Crips Wealth Management, we have in-house experts to advise you on the range of inheritance tax planning opportunities. As part of our service, we work together with solicitors and investment managers to provide you with fitting solutions such as Trust arrangements, Gifts, and Business and Agricultural Property reliefs.

Income tax planning:

As part of our service, our recommendations ensure that your affairs are structured in the most tax efficient way throughout your lifetime, as well as upon death. We ensure that all relevant tax planning opportunities are considered helping you keep more of your earnings where possible.

Business Protection

Assessing and preserving the security of your business.

How can you protect your business?

Successful businesses are made from stable foundations, and stable foundations require accurate preparation.

Our Wealth managers will assess how your business could be impacted by the loss of an important employee. Ranging from protecting the business ownership on the death or illness of a director or partner, through to protecting the business in the event of death or illness of a key employee.

Our **services**

Retirement Planning

Working alongside you, planning a retirement to look forward to.

What will you do when retired? Whether it's a luxury cruise or simply spending more time with the family, everyone requires a regular income to fund their retirement. There are different ways to secure an income past retirement age:

- State pension
- Personal pension
- Workplace pension
- ISAs
- Dividends
- Deposits

In all cases, a successful retirement involves thinking about your plans for later life, now. The earlier you plan for retirement, the more easily your retirement can be achieved, and it's never too late to make a difference. Your desired retirement lifestyle is the goal, and our aim is to get you to what you've envisioned.

Whether you're just starting out with a new pension or savings plan or you already have existing pension policies in place, we can offer you more options on the shape and quality of your future. We'll plan for your future financial stability and assist with planning for your retirement, moving abroad, purchasing a second home or even travelling the world.

Estate Planning

Helping you pass on your wealth to your loved ones.

How will you protect your assets for future generations? During the course of your life, you may have built up money and assets that you would like to leave to your loved ones. Without careful planning, these assets may be vastly reduced after the payment of tax. In preparation for this eventuality, it is always recommendable to undergo estate planning.

How can you ensure that your estate passes to your chosen beneficiaries? At Walker Crips Wealth Management we have in-house experts to advise you on your estate planning, the use of trusts and how to minimise inheritance tax. As part of our service, we can work together with solicitors and accountants to provide you with fitting solutions; ensuring more of your estate is passed to your loved ones throughout your lifetime and after death.

Our **services**

Investment planning

Aligning your investements with your objectives.

How can you reap the most of your investments?

Investments can suffer when not approached with a plan in mind. We advise clients to have a specific goal in mind to uncover which investment proposition best aligns with their circumstances.

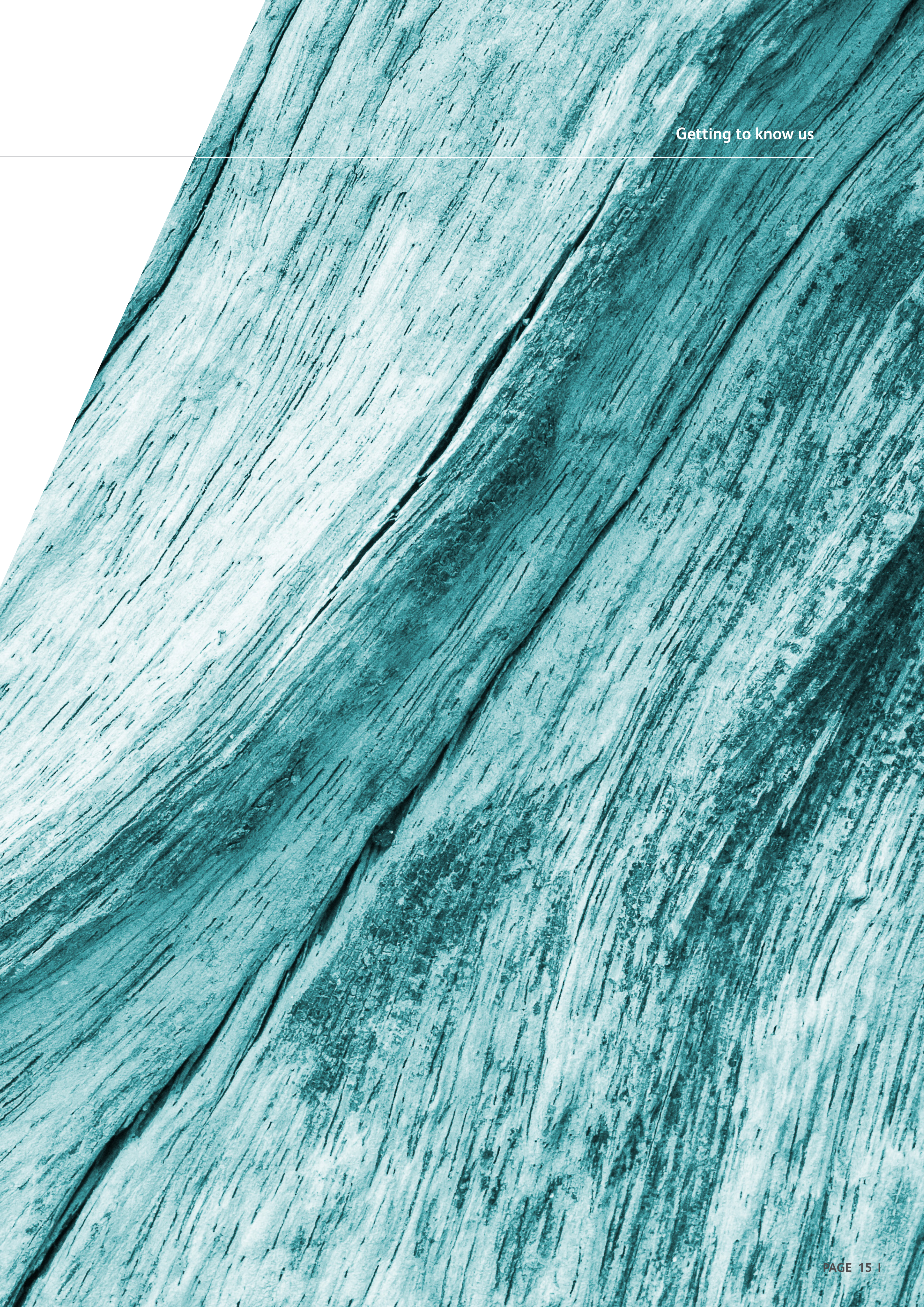
Whether you are considering making a lump sum investment and/or regular savings, we help you:

Plan - whether that's planning for your children's education, providing an income through retirement, helping your children onto the property ladder or simply making your money work harder.

Manage risk - how much risk do you need to take to meet your goals and how much risk are you comfortable with taking? We provide advice that is tailored to you, whether you are an adventurous or cautious investor, or somewhere in between.

Maximise returns - this doesn't mean taking a high-risk strategy but is much more about reducing the costs and tax, delivering your goals within the required timescales.

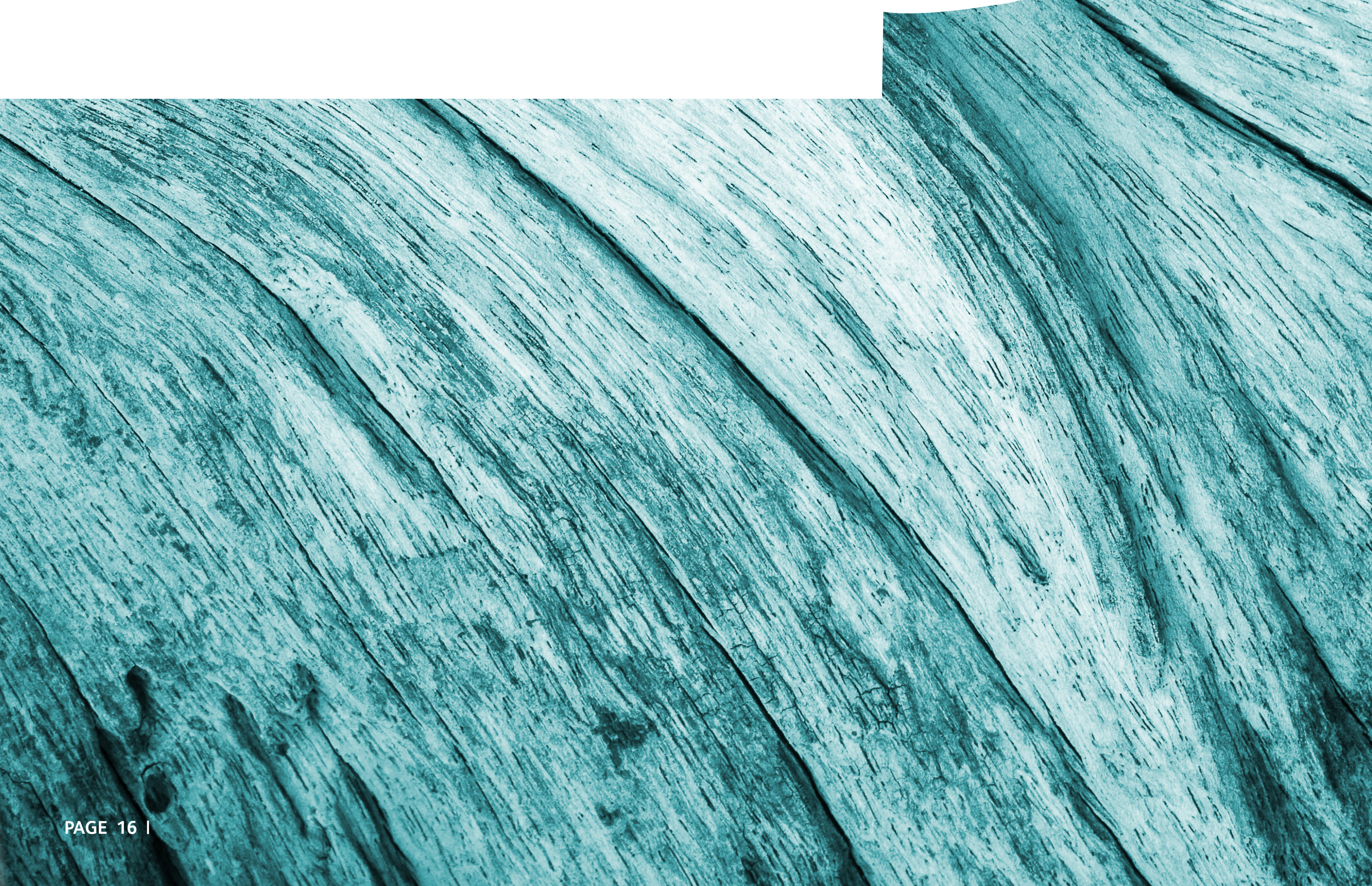
At Walker Crips Wealth Management, we have the expertise to make your investments as tax-efficient as possible. Our investment strategies can be designed to minimise costs with little or no involvement from yourself, or perhaps you would like a full discretionary management service – the choice is yours.



Our wealth managers

With a combined experience of over 100 years, our team of experienced wealth management consultants are ready to help you navigate your finances.

We understand the importance of receiving financial advice that's right for you. During our discussions, we'll work towards where you currently are, where you'd like to be in the future, and what requirements you may have on the way.



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Further information

Walker Crips Wealth Management Limited is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. FCA Registration Number: 114778. Registered Office: Apollo House, Eboracum Way, York, YO31 7RE. Registered in England number 3790291. Member of Walker Crips Group plc.

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How to **reach us**

Find out how Walker Crips Wealth Management can assist you.

We create and establish long term, local relationships with our clients, delivering an efficient and professional service.

Call us on 01904 544 300

Send an email to wealth@wcgplc.co.uk

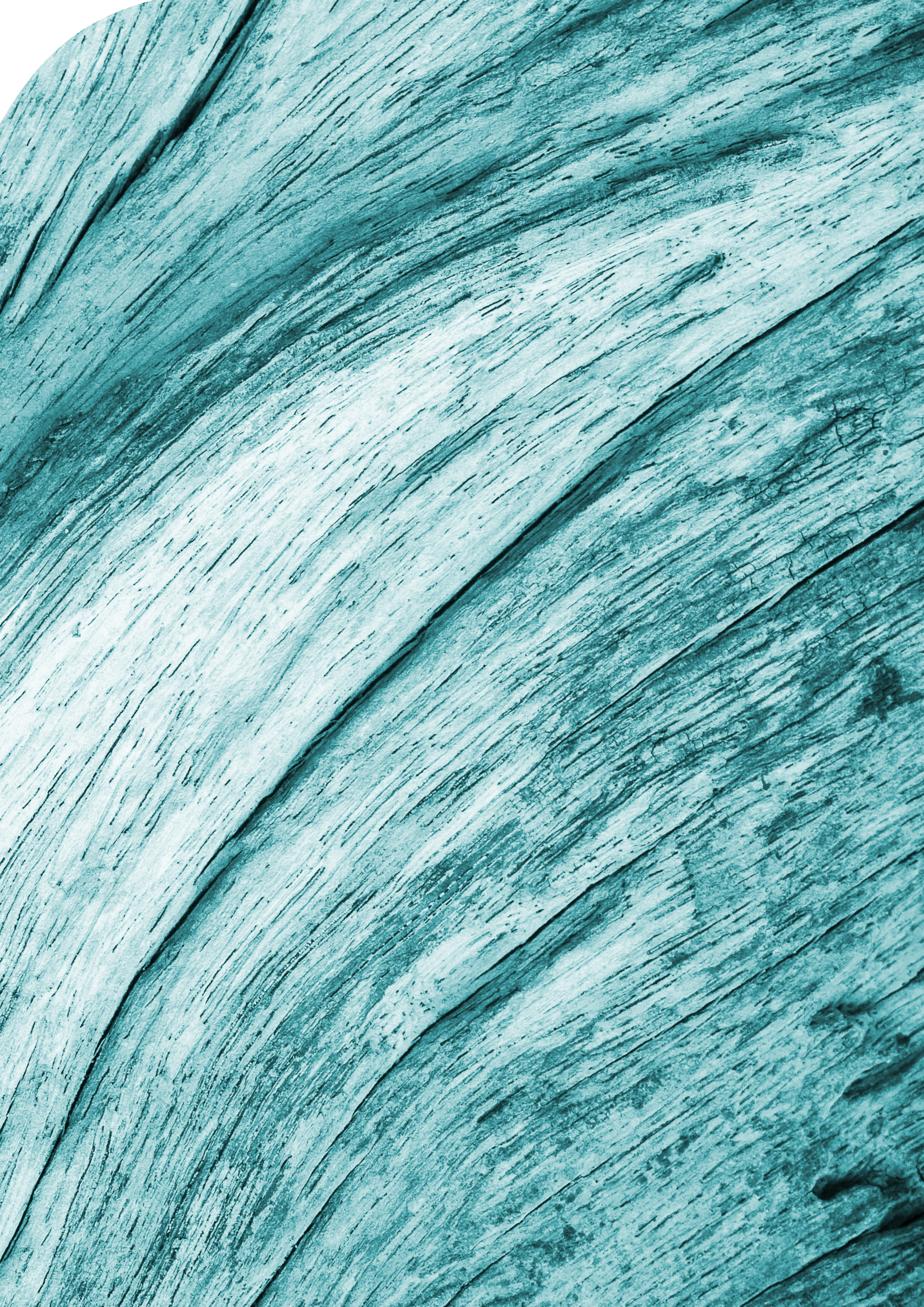
Visit us at www.walkercrips.co.uk/wm

York
Apollo House
Eboracum Way
York YO31 7RE

A proud history of looking after our clients

We take pride in being one of the oldest independently owned companies in the City of London. Our predecessors first bought and sold shares on the London Stock Exchange in 1914, and through acquisitions we can trace our roots back to the eighteenth century.

Founded on traditional values of integrity, courtesy, fairness and loyalty, we have maintained these ideals and remain committed to the clients we serve.



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