THANKS
WEALTH PLANNING

THE THANKS WEALTH PLANNING GUIDE TO WORKING WITH US

Discover everything you need to know about us and the invaluable benefits we provide our clients.

Thanks Wealth Planning Ltd is registered in England and Wales. Company number: 10616529. Registered office: W8a Knoll Business Centre, 325-327 Old Shoreham Road, Hove, England, BN3 7GS. Authorised and regulated by the Financial Conduct Authority. Reference: 840337

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Why Us?

With Thanks Wealth Planning, you're not just getting financial advice; it's a world where you are planning for your future, where your well-being is guaranteed, and where your journey is valued, transparent, and above all, rewarding. We are your best choice because you will receive a:

- Comprehensive Financial Master**plan** that brings to life a **profound** picture of your ideal life.
- Tailored **portfolio** that organises, optimises, and maximises your financial resources.
- Dedicated **partnership** for all your concerns to encourage achievement of your ideal life.
- **Personable,** warm, and friendly wealth planning experience.
- **Pricing** methodology that puts more money in your pocket.

Don't just take our word for it, read our testimonials.

Mission Statement

We stand against industry overcharging, self-interest, blatant mis-selling, poor practices, and investment management that do not put you first. We demystify finance to empower you, so your finances work efficiently, effectively, and even more meaningfully for you.

Values Statement

We are not just another IFA firm. We nurture long lasting relationships because we actually care about you as a human being and everything that's important to you. Not just your finances. A true partnership with genuine connections.

Vision Statement

We save you lots of time, deliver unquantifiable peace of mind and ensure you are financially organised, in control and confident so you spend more time enriching your life by focusing on what matters most to you.

Pricing Ethos

Inspired by the clarity of a restaurant set menu, with flexible add-ons to enhance your experience, we reject traditional self-serving ad valorem advice fees dictated by the size of your wealth in favour of a more equitable fixed pricing model based on distinct challenges and opportunities at each life phase.

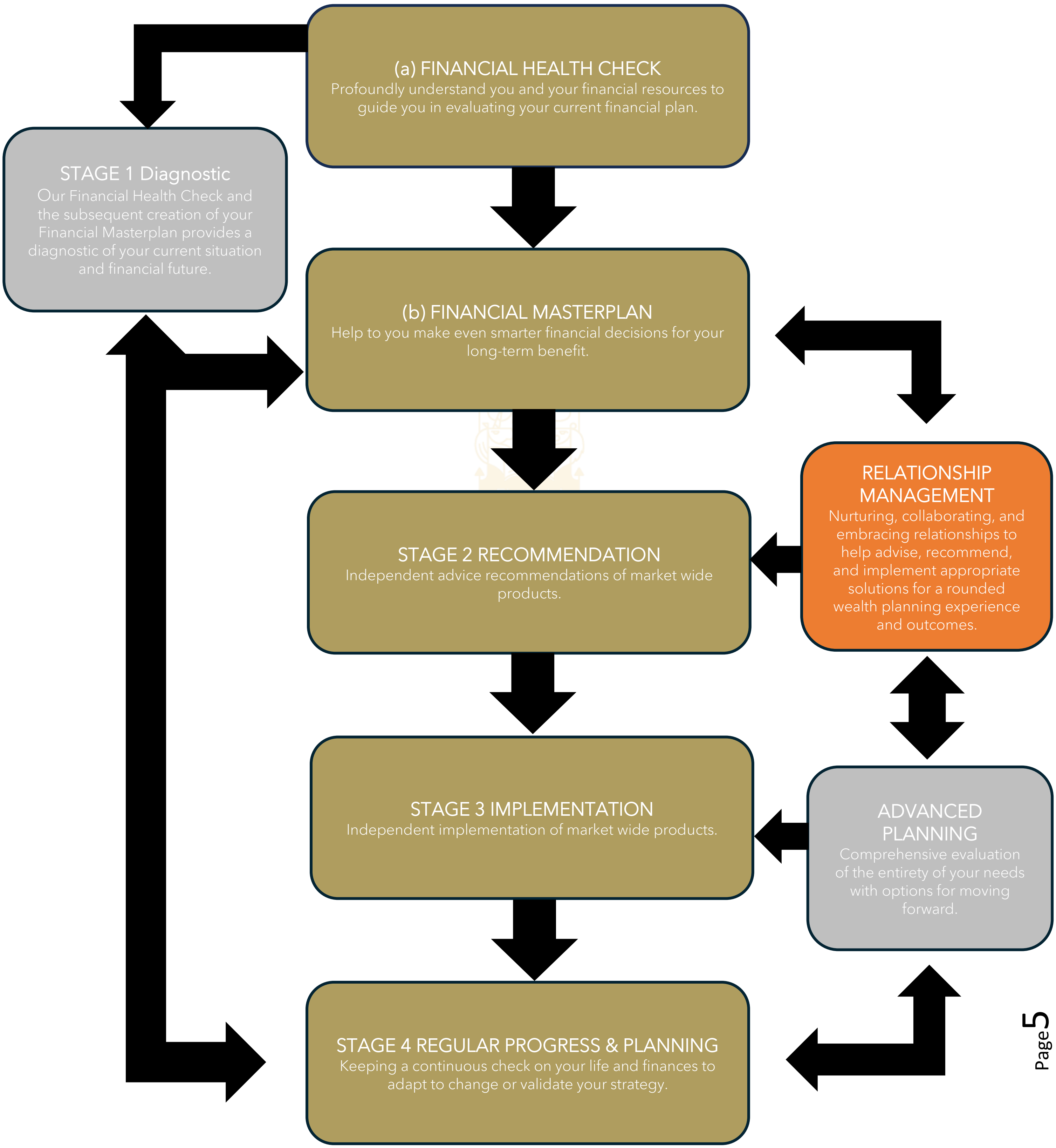
Formula

Acting as your personal Chief Financial Officer (CFO) we comprehensively address five key client concerns with tailored wealth planning, proven financial strategies, and the benefit of our extensive network of professional specialists to guarantee you receive unmatched value.

1. Wealth preservation – helping you make even smarter financial decisions consistent with your personal and financial needs to ensure you always live the life you want.
2. Wealth enhancement – helping you minimise the impact of costs and taxes on your wealth to make your wealth last longer and work smarter.
3. Wealth transfer – helping you find and facilitate the most tax-efficient ways to pass assets to those meaningful to you in ways that meet your wishes.
4. Wealth protection – helping you ensure that your life isn't affected by wealth being unjustly taken by protecting your wealth against catastrophic loss.
5. Charitable giving – helping you look to the world at large so that your lifetimes hard work can have an even wider impact.

Process

A transparent process split into four stages: diagnostic, recommendation, implementation, and regular progress & planning, each with the option for you to step back if you choose.



Service Options

To answer your key concerns, we have distinct services and specialist planning areas of expertise. We offer these services.

Guidance service: Introduction to Financial Empowerment
Our introductory guidance service is tailor-made for those new to wealth planning, new to us and ready to start their journey towards financial empowerment.

Starting with a 90-minute Discovery Meeting we aim to deeply understand everything about your life and financial resources crucial for all wealth planning. This service delivers a factual, no advice Financial Health Check to identify wealth planning gaps, promote sound financial habits, and empower you with the knowledge to oversee your finances with confidence. You will gain access to years of financial expertise and knowledge through this consultative guidance process, empowering you to take even more control of your financial destiny.

This service can be standalone or the beginning of a deeper advisory relationship with us. With practical guidance to improve your financial health this service acts as a stepping stone and is an opportunity to evaluate our expertise, transformative impact, advisory service prices, and if we fit with your needs and ethics.

Transactional service: Ad Hoc Wealth Planning & Advice
Our transactional financial advisory service is designed for individuals at various stages of their financial journey, whether you're advancing from our guidance service to developing a comprehensive Financial Masterplan, seeking one off FCA-regulated advice, or looking to implement specific financial actions. This service also serves ongoing service clients needing extra specialist planning areas to complement their existing service agreement. It equally benefits clients who self-manage their finances and seek specialist planning areas from us to sense check with or without needing FCA regulated advice. The responsibility for ongoing financial management lies solely with you not us.

Ongoing service: Regular Wealth Planning & Advice
Our ongoing financial advisory service is valuable for those seeking comprehensive wealth planning, aspiring to enhance lifetime financial success and maximise their full financial potential across various specialist planning areas on an ongoing basis. It is well-suited for proactive individuals seeking a formal ongoing partnership, ensuring that we are continually by your side, providing advice, and offering every opportunity for a successful financial future. This service promotes continual accountability and real-time, up to date advice, which improves your chances of success.

Our objective is to assist you as your trusted financial custodian, 24/7, extending the longevity of your wealth and enhancing its efficacy. Regular wealth planning will transform your financial resources to serve you, not the other way around by enabling continual informed decision making for a financial future with minimal regrets.

Specialist Planning Areas

We specialise in these areas.

Know Your Client: Deepening Client Connections
Understanding you beyond your numbers – your values, dreams, fears, and everything in between. This deep dive ensures our help isn't just accurate; it resonates on a personal level, making everything we craft for you as unique as you are.

Trusted Wealth Planning Counsel: Your Peace of Mind
We are more than your advisers; we're your financial peace of mind, ready to guide you through any financial query, making wealth management effortless and empowering. Giving you the freedom to focus on what matters most, we are always a call away. When finances come to mind—Think Thanks.

Financial Health Check: Keeping You on Track
Provides a snapshot of your financial status, offering guidance to ensure you're progressing towards your goals, identifying potential gaps, opportunities, and issues to promote sound financial habits.

Financial Masterplan: Your Life's Blueprint
A comprehensive personal and financial roadmap that stress-tests decisions, through a profound lens, before they are made. Designed to address life's big questions like "Will I be alright…?", "Can I afford to…?", "What happens if…?" and "Is my financial future sustainable?". We bring future unknowns into today's planning, ensuring you're prepared for anything.

The transformative power of a Financial Masterplan is more than financial advice; it's about empowering you to clearly envision and strategically navigate towards an even more sustainable financial future fully aligned to your life and finances.

Risk & Reward Assessment: Investment Alignment with Your Needs
Your finances should be tailored to you, considering both the numbers, your needs, and the emotions behind your investment choices. Through advanced assessments, we pinpoint your optimal investment zone for risk and reward, ensuring your investments align with your life and finances. Investment risk and reward is the engine of your financial success, so fine-tuning this engine ensures it's perfectly aligned with your objectives and needs.

Emergency Fund Assessment: Building Your Financial Safety Net
Creating a customised Emergency Fund is key to your financial security, ensuring stability while allowing for future investments to drive you towards your goals and protecting against immediate financial shocks.

Investment Strategy: Your Blueprint for Success
The most important thing about an investment strategy is that you have one and stick with it. Discover the power of an evidence-based investment strategy that emphasises low-cost, diversified investments, strategic investment silence, and empirical evidence to drive long-term growth. Potentially gain exclusive access to institutional funds and comprehensive investment services, ensuring alignment with your financial goals through diligent oversight, a sophisticated approach and at a wonderfully competitive price. Further tailor your investment strategy with preferences to financial factors that can empirically drive investment returns and/or investments that have a positive societal and/or environmental impact.

Policy Suitability Audit & Analysis: Keeping You Ahead
Continuous assessment under MIFID II guidelines ensures your policies, under our management, remain aligned with your life and finances, offering the best advice and value in the marketplace. Rest easy knowing your investments, pensions, and protection plans are not just suitable, but optimal.

Bank Savings Management: Maximising Your Savings, Simplified
Enhance your savings with our independent solution, navigating the savings landscape to boost your interest earnings with FSCS protection, simplifying your savings growth.

Progress & Planning Meetings: Your Regular Check-Up
Echoing Franklin D. Roosevelt, "It takes a long time to bring the past up to the present" regular meetings ensure your financial strategy remains aligned with your goals, addressing concerns, seizing opportunities, and maintaining your personal and financial well-being.

Compliance, Regulatory & Professional Standards: Our Commitment to Excellence
Our adherence to FCA regulations and commitment to the highest standards of client care and professional advice ensures excellence in every aspect of our service. We uphold the highest standards of client care and professional advice.

Tax Harvesting: Maximising Your Tax Efficiencies
Optimise your tax position by transferring taxable investments efficiently into your ISA, Pension or between Spouses, minimising market exposure and administrative burdens.

Personal Liability Analysis: Your Financial Shield
We identify vulnerabilities, offering protection strategies beyond insurance to safeguard you, your loved ones, your business, and your legacy against critical risks.

Retirement Options Analysis: Navigating Tomorrow's Complexity Today
Retirement planning is fraught with challenges, from shifting pension landscapes to increasing lifespans. Our analysis guides you through the complexities of retirement planning, ensuring your savings more than sustain you, demystifying pensions, and all retirement options.

Income Distribution Analysis: Maximising Your Wealth's Endurance
We analyse withdrawal strategies for tax efficiency and lifestyle fulfilment, using sophisticated modelling to ensure your portfolio's longevity, financial security and enjoyment.

Estate Liability & Succession Analysis: Securing Your Legacy
Our analysis aims to minimise Inheritance Tax impacts and ensure your assets are distributed according to your wishes, protecting your legacy for generations.

Education Fees Analysis: Investing in Futures
Our analysis sets realistic savings goals for education, exploring tax-efficient strategies to ensure your educational aspirations for your children are achievable without compromising your financial well-being.

Recommendation & Implementation: Tailored Strategies, Seamlessly Executed
We provide independent, bespoke advice across all financial areas, backed by thorough research. Our process is transparent, with every recommendation detailed in writing. From there, we handle every step of implementation, ensuring a smooth transition to your new financial strategy.

Policy Audit: Ensuring Optimal Effectiveness
We independently review, analyse, and compare your policies not under our continual management ensuring they still serve your best interests, are competitive, relevant, and aligned with your goals.

Professional Connection Liaison: Collaborative Planning
We extend our collaborative approach to include trusted network of professionals, ensuring holistic management to enhance your personal and financial well-being. Benefitting from our partnerships with mortgage and lending brokers, legal and tax advisers, defined benefit transfer specialists, insurance

brokers and many other professionals, we facilitate connections that save you time and provide peace of mind.

Pension Carry Forward Analysis: Maximising Your Pension Contributions
Utilise carry forward rules to enhance your pension contributions, optimising your tax situation and maximising your pension pot for a secure financial future.

Bespoke Needs: Navigating Beyond the Conventional
We understand that your financial landscape might include unique or unconventional assets and needs. Consideration is given to navigate these esoteric elements possibly with the help of external professionals.

Budgeting Configuration: Understanding Your Financial Cashflow
A detailed budget is foundational to effective wealth planning. We assist in crafting a budget that reflects your lifestyle, helping you visualise and achieve your financial dreams. Our comprehensive approach ensures you're prepared for today and the future.

Online Wealth Management: Empowerment at Your Fingertips
Our MyThanks App revolutionises how you manage your finances. Offering comprehensive access to securely manage your financial life anytime, anywhere. Manage your wealth with ease and confidence with real-time valuation updates, secure messaging, digital document exchange and much more.

Complimentary Support: Elevating Your Financial Literacy and Well-being
Enjoy complimentary access to Learning 365 and Wellbeing 365 enhancing your financial knowledge with engaging video content and receive professional support for personal and professional well-being, ensuring you and your family thrive.

Pricing Structure

Our innovative pricing focuses on a broad spectrum of factors rather than just your asset size, like most other advisers do, offering tremendous value that maximises your wealth.

Stage 1 Diagnostic: Transactional Service

For accumulation life phase newcomers to us, we may include several specialist planning areas. The pricing tiers are:

Complexity	Price	Complexity	Price
Low	£1,295 to £1,775	Low to Medium	£1,775 to £2,850
Medium	£2,850 to £4,250	Medium to High	£4,250 to £6,075
High	£6,075 to £8,275	Very High	£8,275 to £11,125

For decumulation life phase newcomers to us, we are likely to include more specialist planning areas compared to an accumulation phase person. The pricing tiers are:

Complexity	Price	Complexity	Price
Low	£1,795 to £2,425	Low to Medium	£2,425 to £3,988
Medium	£3,988 to £6,038	Medium to High	£6,038 to £8,675
High	£8,675 to £11,850	Very High	£11,850 to £16,000

Stage 2 Recommendation: Transactional Service

For anyone requiring product recommendations the pricing tiers are:

Transfers	Price	New Policies	Price
1-4 Transfers	£2,375 to £2,750	1-4 New Policies	£1,450 to £1,825
5-10 Transfers	£2,875 to £3,500	5-10 New Policies	£1,950 to £2,575
11-15 Transfers	£3,625 to £4,125	11-15 New Policies	£2,700 to £3,200

Stage 3 Implementation: Transactional Service

For anyone requiring the implementation of product recommendations the pricing tiers are:

Transfers/New Policies	Price	Transfers/New Policies	Price
1-4 Policies	£75 to £225	11-15 Policies	£575 to £775
5-10 Policies	£275 to £525		

Stage 4: Ongoing Client Service: Baseline Table:

Step 1	Service / Complexity			
Specialist Planning Area	Transactional	Ongoing - Low	Ongoing - Medium	Ongoing - High
Know Your Client	✗	✓	✓	✓
Risk & Reward Assessment	✗	✓	✓	✓
Progress & Planning Meeting	✗	✓	✓	✓
Financial Masterplan	✗	✓	✓	✓
Compliance, Regulatory & Professional Standards	✗	✓	✓	✓
Emergency Fund Assessment	✗	✓	✓	✓
Trusted Wealth Planning Counsel	✗	✓	✓	✓
Policy Suitability Audit & Analysis	✗	✓	✓	✓
Bank Savings Management	✗	✓	✓	✓
Online Wealth Management	At Our Discretion	✓	✓	✓
Complimentary Support	At Our Discretion	✓	✓	✓
Investment Strategy	At Our Discretion	✓	✓	✓
Recommendation & Implementation	✗	✗	✓	✓
Minimum Price	Pay As You Go	£2,750	£4,850	£7,250

Stage 4: Ongoing Client Service: Additional Specialist Planning Areas Table:

Step 2	Service / Complexity	
Specialist Planning Area	Transactional	Ongoing
Retirement Options Analysis	Pay As You Go	£500 pa for individuals and £1,000 pa for joint
Income Distribution Analysis	Pay As You Go	£300 pa for individuals and £600 pa for joint
Personal Liability Analysis	Pay As You Go	£300 pa for individuals and £600 pa for joint
Estate Liability & Succession Analysis	Pay As You Go	£300 pa for individuals and £600 pa for joint
Education Fees Analysis	Pay As You Go	£300 pa for individuals and £600 pa for joint
Pension Carry Forward Analysis	Pay As You Go	£300 pa for individuals and £600 pa for joint
Minimum Price	Pay As You Go	£300 pa to £4,000 pa

Stage 4: Ongoing Client Service: Additional Estimated Time/Cost Areas Table:

Step 3	Service / Complexity	
Specialist Planning Area & Other Considerations	Transactional	Ongoing
Tax Harvesting	Pay As You Go	Each area is considered when determining any additional pricing.
Budgeting Configuration	Pay As You Go	
Professional Connection Liaison	Pay As You Go	
Recommendation & Implementation *	Pay As You Go	
Policy Audit *	Pay As You Go	
Additional Meeting/s and/or Time	Pay As You Go	
Bespoke Needs i.e. children's planning, extra polices or other factors	Pay As You Go	
Minimum Price	Pay As You Go	£300 pa to £2,300 pa

*For products we have NOT recommended and implemented under formal FCA regulated advice and are not part of our ongoing service

Pricing Comparison

Our initial advice is transformative and regular wealth planning, with below industry average prices, keeps you on track for personal and financial success.

We understand that our pricing structure is different to the norm but what we do know is that compounding ongoing fees significantly impacts your long-term prosperity more so than initial fees. We therefore tailor our pricing in your favour.

For example, investing £500,000 with us, on average, could save you £193,961* over 25 years compared to industry averages, with our fixed pricing potentially increasing your savings to £236,212**.

Assumptions:

* £10,000 initial fee paid to us & 1% pa total ongoing charges, including each component of the supply chain (adviser, funds, platform, and portfolio management) directly compared to £0 initial fee & 1.75% pa industry average total ongoing charges. ** All other information remains the same apart from our total ongoing charges instead quoted as 0.36% pa (funds, platform, and portfolio management) and a £3,200 pa fixed price (adviser).

For illustrative purposes only. Not guaranteed. Your pricing and outcomes could be different. Past performance is no guide to future performance. Get in touch for a tailored service and pricing proposal.

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