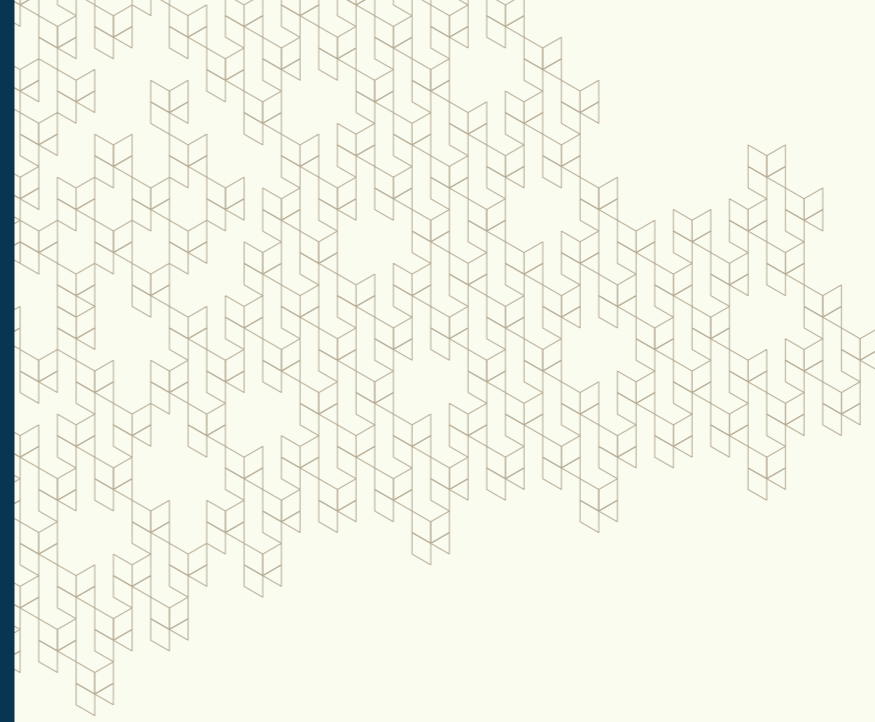


MKC Wealth



Our Services

Invested.  
Together.



The intelligence to  
listen, the ingenuity  
to solve, the insight  
to deliver.

# We are a boutique, independent wealth management firm

We invest our time to understand our client's goals and needs before designing and implementing a comprehensive plan to meet them. We then work with our clients to continually review these plans to ensure they remain on track.

We invest our time to understand our client's goals and needs before designing and implementing a comprehensive plan to meet them. We then work with our clients to continually review these plans to ensure our clients remain on track. Our relationships with our clients and their families are designed to last a lifetime.

We specialise in working with your other professional advisers, such as accountants and legal representatives, to ensure that you receive integrated advice on all aspects of your financial affairs. This can be crucial in ensuring that your wealth is preserved and remains a legacy for your family, especially if a considerable amount is tied up in a business.

**The purpose of this document is to:**

- Give you information about our business and services so that you know what to expect when working with us.
- Reassure you about how we are regulated, and what security and peace of mind you can expect to receive.

**We aim to do this by helping you understand:**

- The areas in which we can advise you.
- Our Client Charter.
- The value we can add for you now and in the future.
- How we are regulated and the security this gives you.

**We provide independent advice:**

- After we have assessed your needs, we will advise and make recommendations for you having researched the whole of the market.
- We both construct our own solutions to meet a range of client's needs as well as using solutions from third parties, depending on which will most appropriately meet your needs.
- We conduct regular due diligence to ensure our recommended solutions are the most appropriate and competitive.

# Where we can help you

## Creating Wealth

Ensuring you maximise your standard of living for when you do not want to work so hard.

## Managing Wealth

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it, should you need to.

## Property Wealth

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

## Protecting Wealth

Protecting you and your family's standard of living against the unexpected.

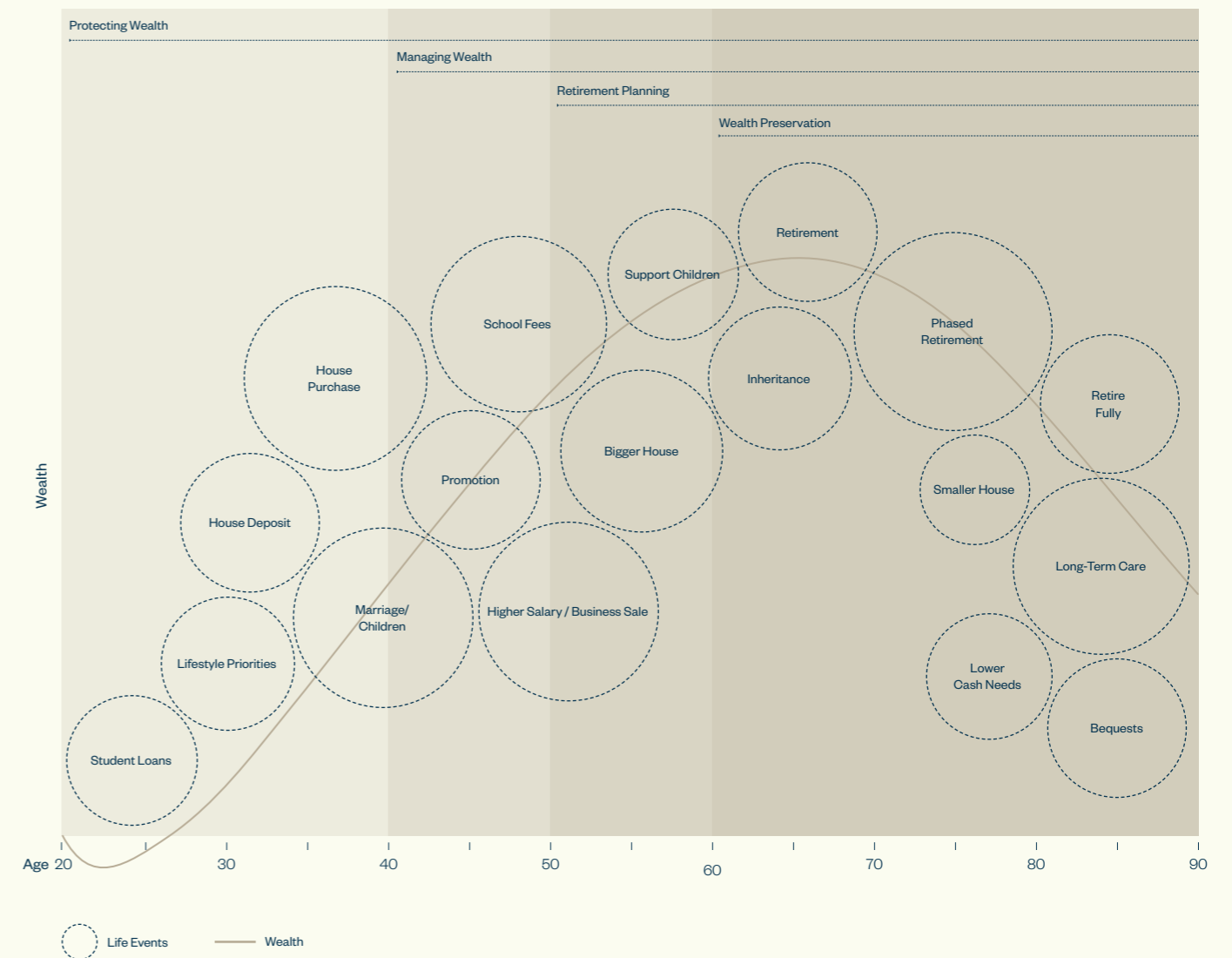
## Preserving Wealth

Preserving the value of your estate for the benefit of your family.

## Retaining Wealth

Retaining more of your hard-earned money legally and ethically.

# The stages of your financial life



It's  
all  
about  
you

Our Client Charter

## Understand

We will take the time to understand what is important to you.

## Deliver

We will deliver on our promises to you.

## Prepare

We will prepare you for life's financial surprises.

## Aspire

We will aspire to meet the highest environmental, social and governance standards.

We treat our clients as we would expect to be treated. We like to hear how we have performed, so please feel free to let us know. If you are ever dissatisfied with the service you have received we will do our best to put it right.

# Our process for providing quality advice

This is the process we follow to make sure you get the quality of advice you need.

## 01

### Understanding You

By gathering information about you we will discover your financial needs, goals and objectives. We will also ask you about your existing financial position and your attitude to risk and return. We hope to work with you over the longer term supporting your lifetime plans, so we will use this information to piece together how we can support you in achieving your lifestyle aspirations and the finances you may need along the way.

## 02

### Planning

Once we have understood your lifetime plans and goals in more detail we will consider various scenarios to help you protect and plan your finances and help you prioritise these to meet your goals. We will review your existing financial position including any products and plans you hold already. We will then provide you with our proposed plan and recommendations tailored to your own goals and finances.

## 03

### Implementation

Our implementation stage takes place when we have spent time going through your financial plan and recommendations and you have given us the authority to proceed. This may be a phased approach depending on your priorities. We will do all the work for you, liaising with the third party providers on your behalf to arrange the agreed investments and solutions that will help you meet your financial goals and shape your financial plan.

## 04

### Refine

Life doesn't stand still, so it makes sense to regularly check progress against your agreed plan. We suggest you do this annually, and if you take up our on-going services we will provide you with an annual suitability assessment to ensure your financial plan, investments and financial products continue to meet your needs. We would encourage you to keep us up to date with any significant changes in your life so we can adapt your plans accordingly.

You will also hear from us with any relevant updates such as Government Budgets and changes to relevant Tax rules; or anything else we feel will be of interest to you.

You will receive clear details on what the total fee is, the advice or service it relates to, how we have calculated it and when you need to pay. You are not obliged to implement any of our recommendations. However, we may still charge a fee for our advice.

You do not have to choose an ongoing service with us, although we believe you should review your plans regularly.

You decide the level of service you need and how often you need it. We will confirm this to you in writing explaining the fees involved, as well as how and when you need to pay them.

Most of our clients like to check the progress of their plans once a year to make sure they are still on track to meet their goals.

Having a regular planning meeting means you don't miss out on any of your allowances, and you find out if you are affected by any changes in legislation or taxation.

**Keeping You Informed**

We will only send you information which we feel is useful to you.

**Regular Reviews**

A regular milestone check ensures your plans are still on track to achieve your goals. We may need to amend your plans to account for changes in your personal or family's circumstances. We also need to ensure that your income and assets are not affected by changes in taxation or legislation. We deliver this part via your regular financial planning meeting, in a format that suits your lifestyle the best, such as face-to-face, by phone or using screen share technology. We will confirm your options in our Terms of Engagement Letter.

You decide  
the level  
of service  
you need,

and how  
often you  
need it.

# The value that we add

# 50%

Research shows that clients who retain an on-going relationship with a financial adviser accrue 50% more in their pension wealth than those who only receive one off advice.\*

When deciding the fees we charge for advice, we want to be sure you receive value for money and that the solutions we recommend are tailored to meet your objectives.

We build you a personal financial plan which means we spend time to understand your objectives and what is important to you. We then use our comprehensive research and selection process to carefully select the financial products that will deliver the plan. We will either construct our own solutions, depending on your circumstances, or use third parties that offer you the service, features and value that meet our criteria. We then keep these under close review on your behalf.

Our process delivers significant financial benefits to our clients over their lifetime, as evidenced by the research conducted by the International Longevity Centre (the 50% quote above\*). There are many more examples of such research.

Possibly more importantly; many of our clients have said that they find our financial planning service invaluable because of the peace of mind they get, knowing that they are on track to meet their lifestyle goals, plans and events.

Our clients also tell us that we add value to them at a planning meeting by revisiting their financial plan to ensure they remain on track:

- Using their existing provisions first before considering starting a new plan.
- Checking how any personal changes in income or capital wealth may impact their current provisions or tax situation.
- Explaining, in simple terms, how the UK Government Budget announcements impact them by way of welfare or income, capital or inheritance tax changes.
- Reminding them so that they don't miss out on valuable allowances (such as with ISAs), that once they are gone, are gone forever.



# Peace of mind & protection

We subscribe to, and abide by, a number of laws and regulations that exist for your protection, confidentiality, and security.

## **The Financial Conduct Authority (FCA)**

We will comply with the rules and regulations of the FCA and act in your best interests at all time.

## **The Financial Services Compensation Scheme (FSCS)**

For your financial security.

## **The Financial Ombudsman Service**

An independent and impartial body to help resolve disputes between financial businesses and their customers.

## **Financial Crime**

We take all steps to ensure you and our business are protected from financial crime.

## **The Data Protection Act (DPA)**

To protect your personal information and confidentiality.

## **Law**

All our agreements follow the laws of England and Wales. The laws concerning property, conveyancing, trusts and power of attorney can differ if you live in Scotland or Northern Ireland.

## **Other Interests**

We pride ourselves on being impartial. To avoid doubt, we tell you if any conflicts of interest exist.

## **Our Ownership**

We have strong financial backing and are here for the long term.

*You can find more information in our Terms of Engagement document, which you should read with this guide.*

# How to pay for our services

It is important that you understand how you will pay us for our services. You are not obliged to implement any of our recommendations. However, we may still charge a fee for our advice.

## **Our fees**

Broken down into upfront fees for our financial planning and advice work and on-going support services.

## **Choice**

We will discuss and agree the most appropriate payment method and answer any questions you may have.

## **Payment**

We will not charge you until we have agreed the payment terms

## **Transparent**

You will receive a clear explanation of our total fee, the advice or service to which it relates, how we have calculated it, and when you need to pay it.

## **VAT**

In most circumstances we provide an intermediation service and therefore no VAT is due. However, there may be other occasions when VAT is due. If so, we will tell you.

## How we get paid:

### **Paying us Directly**

We may charge you a fee for advice. We may also receive commission from an insurance company. We explain our fees in our Terms of Engagement document. We will agree with you in advance the fees we will charge. We will set this out in our Authority to Proceed document. You may pay us by cheque or bank transfer.

### **Provider Facilitation Of Your Fee**

If you decide to follow our recommendation and invest, you may authorise the investment provider to deduct our fee for advice from your investment. You may also pay any ongoing service charges from your investment. In some circumstances this could create a capital gain and a possible tax liability. We would take this into account in our recommendation.

### **Provider Payments To Us**

We no longer receive commission for setting up regulated retail investment products. However, we may receive commission on certain non-regulated products. If we do receive commission we will tell you how much we will receive.

### **Introducer Payments**

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser. If this happens we will tell you.



We hope that you are delighted by the service you receive from us. We passionately care about supporting our client's families throughout their lives and take great pride in helping their financial plans come to fruition.

We hope to become your most trusted adviser and you should always be able to rely on us to be there for you.

If you ever feel like we are not delivering on our promises then please contact me directly.

**Dominic Rose**

GEO

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If you are unhappy with our service or have a complaint please contact us:

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E enquiries@mkcwealth.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. We treat our clients as we would expect to be treated. We like to hear how we have performed so please feel free to let us know. If you are ever dissatisfied with the service you've received we will do our best to put it right.



Invested.  
Together.

[mkcwealth.com](https://mkcwealth.com)