

**JM FINN**

Investment | Wealth

# Wealth Planning





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# Planning to simplify your financial future

Our comprehensive Wealth Planning service can simplify your financial affairs and help you navigate the challenges your family face. Our Wealth Planners will arrange your finances to achieve your goals through personal financial advice and financial planning.



## What is wealth planning?

Wealth planning is the process of making your money work as hard as possible: structuring your wealth with a view to preserving it, building it, and transferring it to your loved ones.



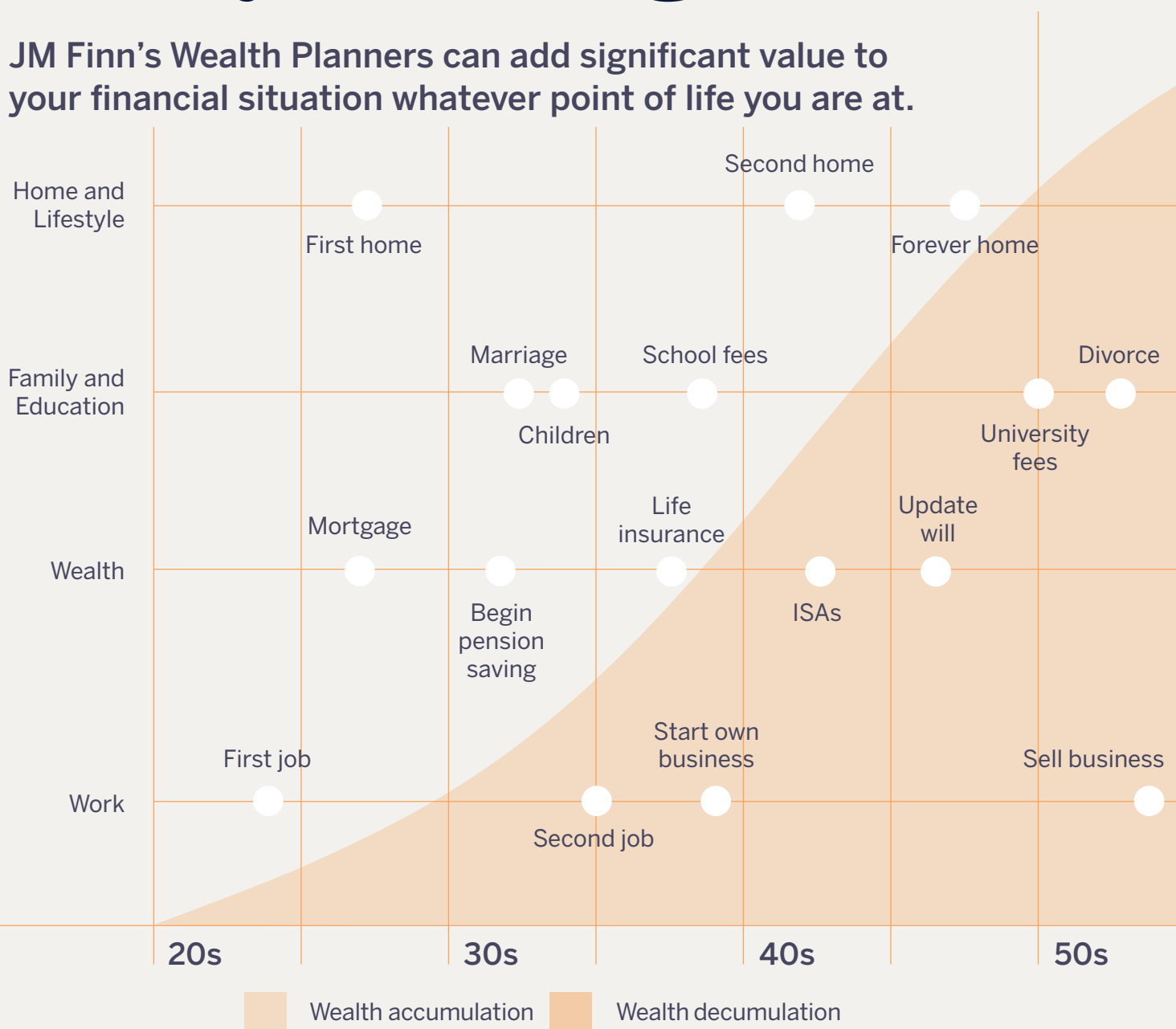
## How can JM Finn help me?

We will help you arrange your finances to achieve your goals, through personal financial advice and planning. This can be done as a one-off exercise or on a long-term basis.

Whichever approach you choose to use, the advice given will be designed to help you achieve your investment goals, whether that might be to grow your wealth or protect it for future generations.

# Protecting your wealth at every life stage

JM Finn's Wealth Planners can add significant value to your financial situation whatever point of life you are at.



# £39k

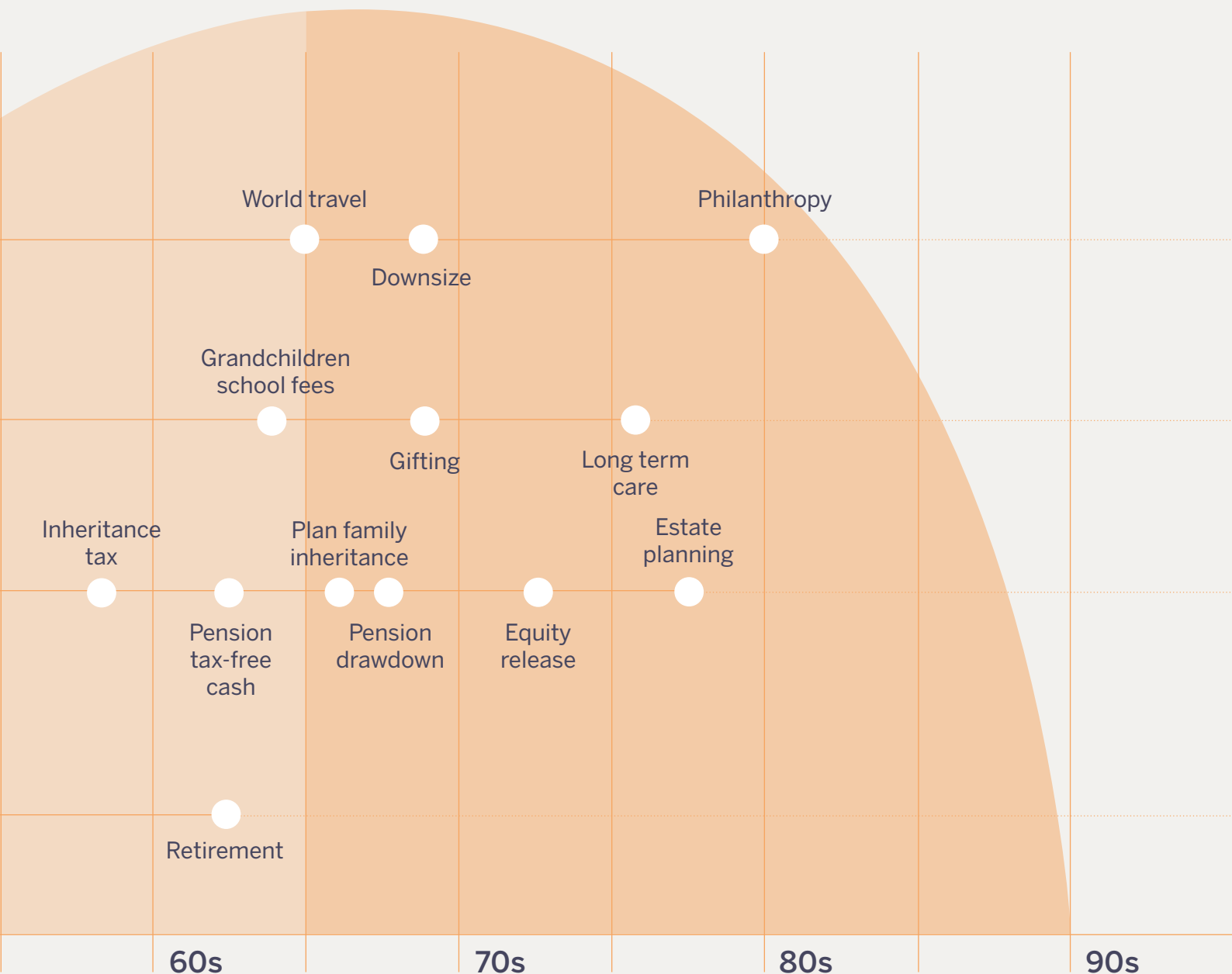
The average cost of a UK boarding school, up by 41% from 2013<sup>1</sup>

# 21%

Of those aged 55+ have no private pension<sup>2</sup>

# 15%

Of the UK population aged 85+ currently live in care homes<sup>3</sup>



<sup>1</sup> Source: The Independent School Council

<sup>2</sup> Source: <https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet>

<sup>3</sup> Source: ons.gov.uk

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# Advice tailored for you

We can review your overall financial situation in order to help you meet your goals and ensure your money is always working as hard as possible for you.

Below are examples of just four areas where the expertise of the Wealth Planning team can make a material difference to your financial life.



## Retirement planning

Whether retired or still in employment, we can assess your pensions to ensure they are designed to help you achieve your retirement goals.



## Wealth succession planning

Forming a plan to minimise your estate's tax burden can help protect your legacy.



## Wealth structuring

Making the most of the tax efficient structures available to you can give your investment strategy a head start.



## Protecting you and your family

Putting a protection plan in place can help mitigate the unexpected.



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# Retirement planning

**The pension rules are complex and constantly changing. We can guide you through the rules to help you enhance your retirement income and avoid the pitfalls.**

If you are currently working, do you know when you can afford to retire? We can help you capitalise on tax relief and boost your pension fund as much as possible. It is very common to have some older, forgotten pension plans – we can conduct a review of these to determine if they remain fit for purpose. We can work with you to plan a retirement strategy and establish what sort of income you might want to receive in the future.

Our Wealth Planners can use advanced cash flow modelling to test out the effects of many different scenarios, such as the financial impact of retiring at different ages, or of withdrawing some of your pension as a lump sum. They will advise you on what your best option is likely to be – so you can make fully informed decisions.

We can review your plans to ensure they are structured appropriately based on your current situation and your requirements for the future. If you have children, we can advise on their retirement planning too, as funding pensions for the next generation offers valuable tax breaks.



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# Wealth succession planning

**You may want to consider how you can pass on your hard-earned assets to the next generation and how you minimise the inheritance tax bill.**

Many people lose a significant proportion of their estate's value to inheritance tax when they pass away. The number of estates paying inheritance tax has risen significantly over the last few years, partly due to a frozen inheritance tax allowance and increasing property prices.

There are however many ways to mitigate this loss to your beneficiaries – including lifetime gifting, using available reliefs and allowances, and our Inheritance Tax Portfolio Service. Together we can explore your options to maximise the transfer of wealth to the next generation, and then structure your assets appropriately to pass more of your wealth to your loved ones.

We will review your current situation to help you determine how you want your estate to be distributed when you are no longer here and keep you informed of the current rules, as levels and bases of taxation are liable to change.

We can guide you through the rules as they affect you and can formulate a plan which aims to reduce your tax bill.





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# Wealth structuring

**We will advise on the appropriate structure for your investments and utilise the tax-efficient allowances available to you and your family.**

Our team can review your different investment wrappers and make sure that you and your family are capitalising on available allowances to enhance overall investment returns. Where appropriate, we can establish different investment wrappers on your behalf, including ISAs, pensions, offshore bonds and trust accounts.

Sometimes, using a combination of different wrappers may be the best solution to offer flexibility and react to changing legislation and circumstances. At other times, keeping matters simple may be appropriate.

What is right for you will depend on your personal situation and what you want to achieve. We will listen carefully to your requirements so that we can fully understand your goals.

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**I trust JM Finn to act in my best interest and have not been let down.**



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# Protecting you and your family

**An important area, often overlooked, is making sure that you and your family are adequately provided for in the event of the unexpected.**

Having insurance in place that allows you to carry on as normal should you be unable to work, or if you suffer from an illness or accident, could be crucial, depending upon your circumstances. It is also important that you consider whether any mortgage loan you have should be protected if something happens to you, so that the family home is not at risk.

For those clients who are just starting a family, it is wise to consider whether you have adequate insurance should something unforeseen happen. This can give you the peace of mind that your children are sufficiently provided for and that your family's financial wellbeing can be preserved.

We can review your situation, the insurance arrangements you already have in place and make recommendations. The right protection in place can make a considerable difference at a difficult time. The protection that we can advise on includes life assurance, income protection and critical illness cover.



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# The wealth planning process

**Whatever your needs, we will follow a rigorous process to ensure that you always receive the best possible service at every stage.**

To start the process, you will have a free initial consultation with one of our Wealth Planners, either by telephone or face-to-face to suit you, before embarking on the development of a Wealth Plan.

## **Our fees**

Advice fees are chargeable by the Wealth Planning team. This can be a maximum of 1.5% of the value of assets under consideration; fixed fees or hourly rates are also available. Full information about any costs you may be charged will be given at the first meeting.

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**I value the personal touch and stability of the same person looking after my assets.**



**Our Wealth Planning process can be done as a one off, or on an ongoing basis with regular reviews.**



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# Working in harmony to secure your financial future

Our Wealth Planners will work in tandem with your Investment Manager, who will be your primary point of contact. They can help you to decide what you want to achieve with your wealth, develop a plan to meet those goals and then review them regularly to ensure you are on track to meet them.

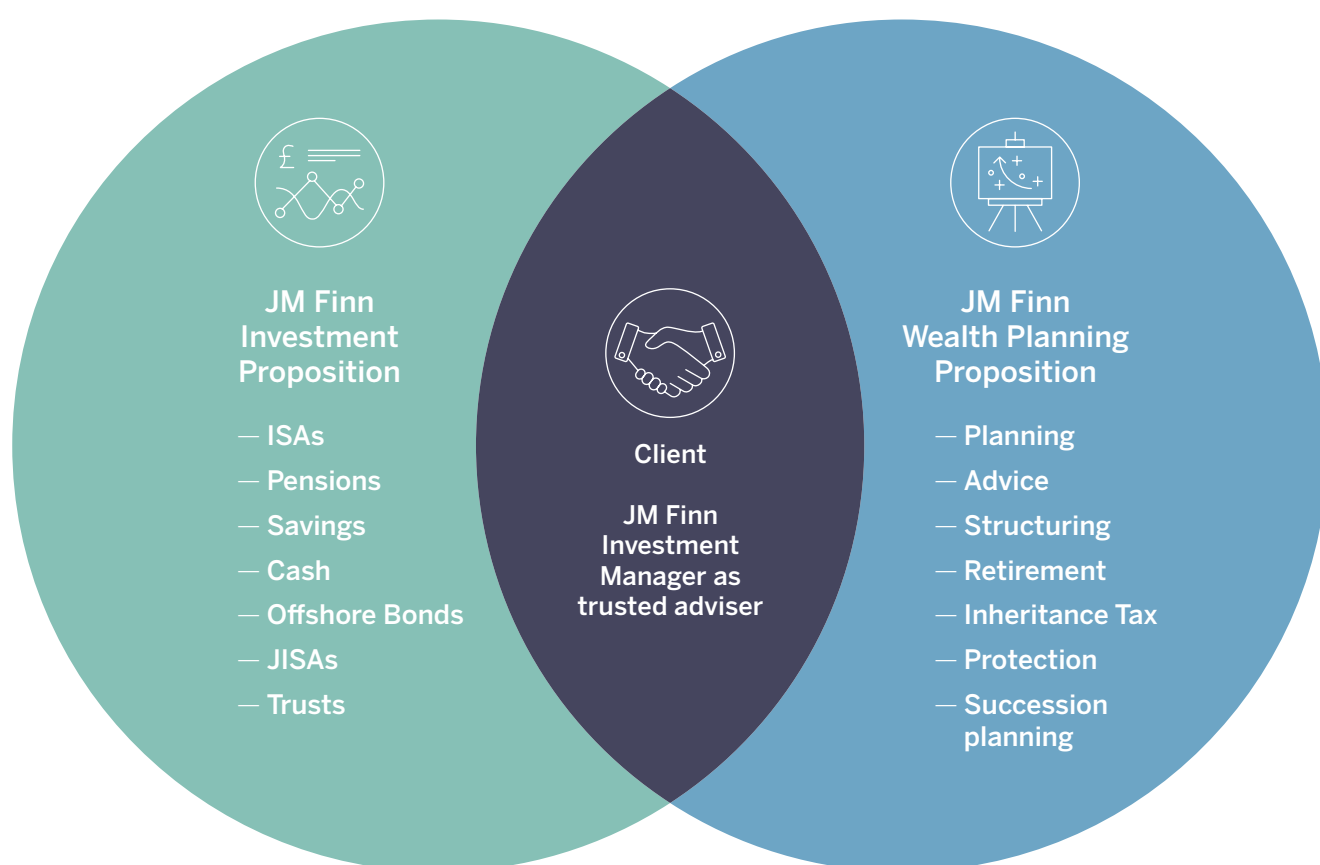
We will give you financial advice tailored to your objectives and, when you require, we will review the plan to keep you on the right track.



**An excellent team that provides a first class service and takes trouble to maintain client contact.**

# A comprehensive service

As a client of our Wealth Planning Service, your Investment Manager will have full oversight of both your investment and financial planning needs. They can also work closely with any existing advisers you may have, such as lawyers or accountants.



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# An outstanding Wealth Planning team with consistently high satisfaction results

**We regularly survey clients across all our investment services to help us ensure that we are meeting their needs.**

We are delighted that we continue to receive very positive feedback in key metrics such as satisfaction, levels of trust and quality of our communication.

Our most recent client survey tells us that those who have used the JM Finn Wealth Planning team for advice are very happy with the results.

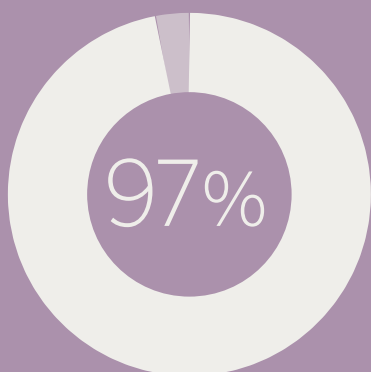
The team won the prestigious PAM Total Wealth Planning – High Net Worth Award 2025. This is given to the organisation that has provided the best advice and solutions to clients to enable them to preserve and enhance their total wealth.



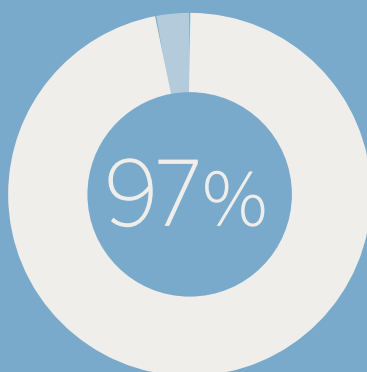
# An industry-leading Wealth Planning team with consistently high satisfaction results

Among those who have used the JM Finn Wealth Planning service:

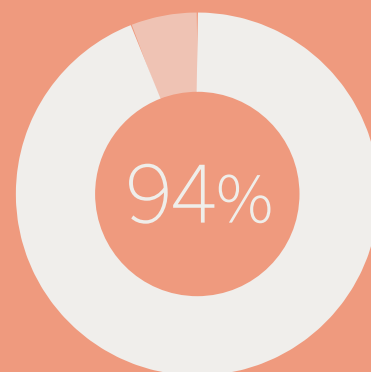
 **98%** **Satisfaction**  
with retirement planning advice



**Satisfaction**  
with wealth  
structuring advice



**Satisfaction**  
with estate/ succession  
planning advice



**Satisfaction**  
with funding long-term  
care advice

An independent survey of 1747 clients within JM Finn's Wealth Management Service, Investment Management Service, advisory and execution only services was carried out by Savanta on behalf of JM Finn in 2025. Satisfaction rates in all questions are defined as the percentage of respondents who selected 7-10, where 10 is the highest level of satisfaction and 0 is the lowest.

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# Get in touch

If you have any questions about how we can help build the future you want to see, please call

**020 7600 1660**

or if you would like to speak to your local office:

## London

25 Copthall Avenue  
London  
EC2R 7AH

020 7600 1660

## Bristol

22-24 Queen Square  
Bristol  
BS1 4ND

0117 921 0550

## Bury St Edmunds

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Bury St Edmunds  
Suffolk IP33 1LB

01284 770 700

## Cheltenham

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67 Rodney Road  
Cheltenham  
GL50 1HX

01242 502 808

## Winchester

Regency House  
13 St Clement St  
Winchester  
SO23 9HH

01962 392 130

## York

HQ Building  
Hudson Quarter  
Toft Green  
York YO1 6JT

01904 235 800

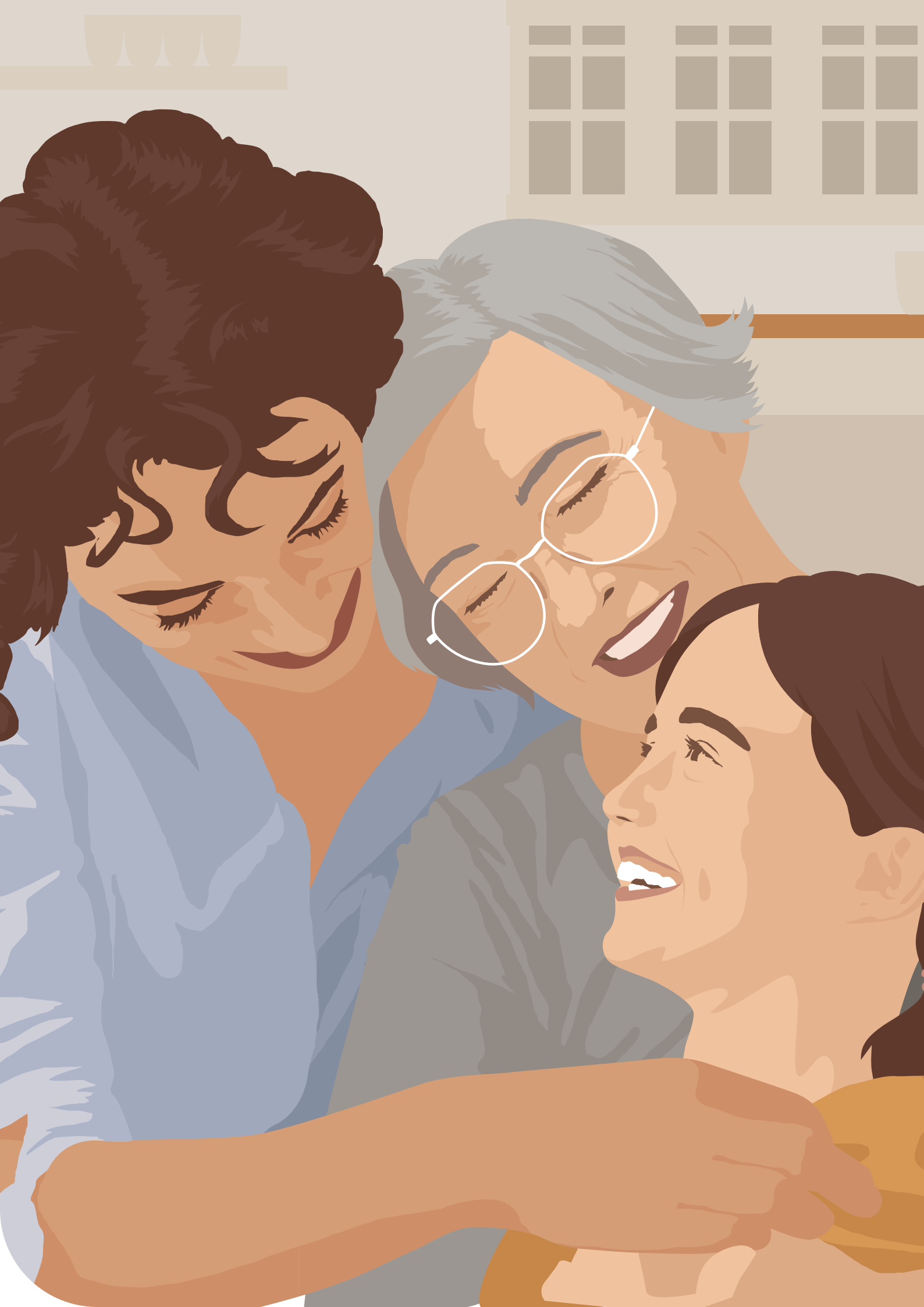
Email: [info@jmfinn.com](mailto:info@jmfinn.com)

Website: [www.jmfinn.com](http://www.jmfinn.com)

## Important Notes

Investment involves risk. The investments discussed in this document may not be suitable for all investors. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. This document is for information purposes only and has no regard for the specific investment objectives, financial situation or needs of any specific investor.

JM Finn is a trading name of J.M. Finn & Co. Ltd which is registered in England with number 05772581. Authorised and regulated by the Financial Conduct Authority.





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