Activate your finances. Press start for wealth planning with purpose.

Click your priorities here:

Financially empowering you for a fulfilling life.

THANKS®
WEALTH PLANNING

TSG230524

Your priorities:
pick your pineapples

Wealth Planning is all about *you*, not us. **THANKS** wants to know what's really important to you.
Tick your top **six**

Return your choices to THANKS to activate your finances

- [ ] **Security:**
"Sleep soundly knowing your finances are taken care of and perfectly aligned with your life's goals."

- [ ] **Empowerment:**
"Empower every aspect of your financial journey–understand each step and take control of your financial destiny."

- [ ] **Freedom:**
"Achieve true financial freedom and embrace what brings you happiness, today and tomorrow."

- [ ] **Independence:**
"Chart your own course with the strength of financial independence. Your life, your terms."

- [ ] **Resilience:**
"Develop the strength to face financial ups and downs with confidence."

- [ ] **Excitement:**
"Reimagine what your finances can do for you–unlock exciting opportunities to grow and enjoy your wealth."

- [ ] **Motivation:**
"Reduce financial overwhelm with organised finances that boost your wellbeing."

- [ ] **Courage:**
"Face your financial anxieties with confidence–gain informed control over your finances and steer your life towards security and prosperity."

- [ ] **Inspiration:**
"Let your finances be a source of inspiration, fuelling your dreams and ambitions."

- [ ] **Fulfilment:**
"Achieve true fulfilment and feel the relief of your money, working harder and more meaningfully for you by aligning your finances with your life's passions."

- [ ] **Time Saving:**
"Time is precious, and managing your finances efficiently means more time for what truly matters to you. Streamline your financial processes to maximise your life's enjoyment."

- [ ] **Peace of Mind:**
"Find peace of mind for a life without financial regrets with caring financial experts dedicated to you."

- [ ] **Curiosity:**
"Nurture your financial curiosity and enhance your wealth and well-being."

- [ ] **Value:**
"Transition to value-driven wealth planning that prioritises your well-being over everything else. Experience personalised advice that sees you as a person, not just a portfolio."

- [ ] **Simplicity:**
"Despite what you may be told, wealth planning does not have to be rocket science."

Quite simply, at **THANKS**, we aim to change our clients' lives for the better.

Empowering your wellbeing: the benefits

- **A profound financial masterplan:** Design your ideal life with a plan that evolves with your aspirations and deeply understands your life's vision.
- **A tailored portfolio:** Organise, optimise, and maximise your financial resources to deliver your ideal life.
- **A dedicated partnership:** Beyond finances, collaborate closely to consistently encourage the achievement of your ideal life.
- **A compassionate wealth planning experience:** With warmth, understanding, and deep empathy for your needs.
- **A pricing experience with integrity:** Enjoy transparent and fair pricing that builds value and maximises your wealth.
- **Years of wealth planning wisdom:** With our expertise and experience, you can relax and enjoy a worry-free financial future.

"Traditional financial advice is costly, and sales driven. At **THANKS Wealth Planning**, we shift the focus to value-driven advice that genuinely enhances your well-being rather than treating you like a product. Peace of mind, for a life of enjoyment without financial regrets."

✶ Don't just take our word for it, click here to ***read our testimonials:***
https://www.vouchedfor.co.uk/financial-advisor-ifa/hoxton/027680-sam-whybrow

Shaping your legacy: guiding principles

Mission Statement:

We stand against industry overcharging, self-interest, mis-selling, and poor practices. We champion transparent, client-focused, valuable wealth planning that prioritises your best interests.

Vision Statement:

We change your life for the better by transforming your financial future. Empowering you with personalised wealth planning that secures and enhances your lifestyle.

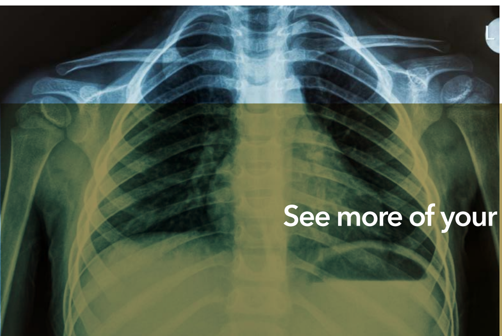
Values Statement:

We are more than just another IFA firm. We believe that wealth planning should be more than just numbers and charts; it should be enjoyable and enriching. We foster long-lasting relationships by caring deeply about you as a person, not just your finances.

Our commitment is to a true partnership, built on genuine connections that encompass everything important to you.

Pricing Statement

We aim to enhance your financial prosperity by putting more money in *your* pocket, not ours. Traditional *ad valorem* fees, which compound based on your wealth, can seriously undermine your long-term financial health. Inspired by the straightforwardness of a restaurant's set menu, we prefer a fixed pricing model that is tailored to meet the unique challenges and opportunities you face at each life stage.



See more of your financial planner

Your blueprint for financial freedom: answering key concerns

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.

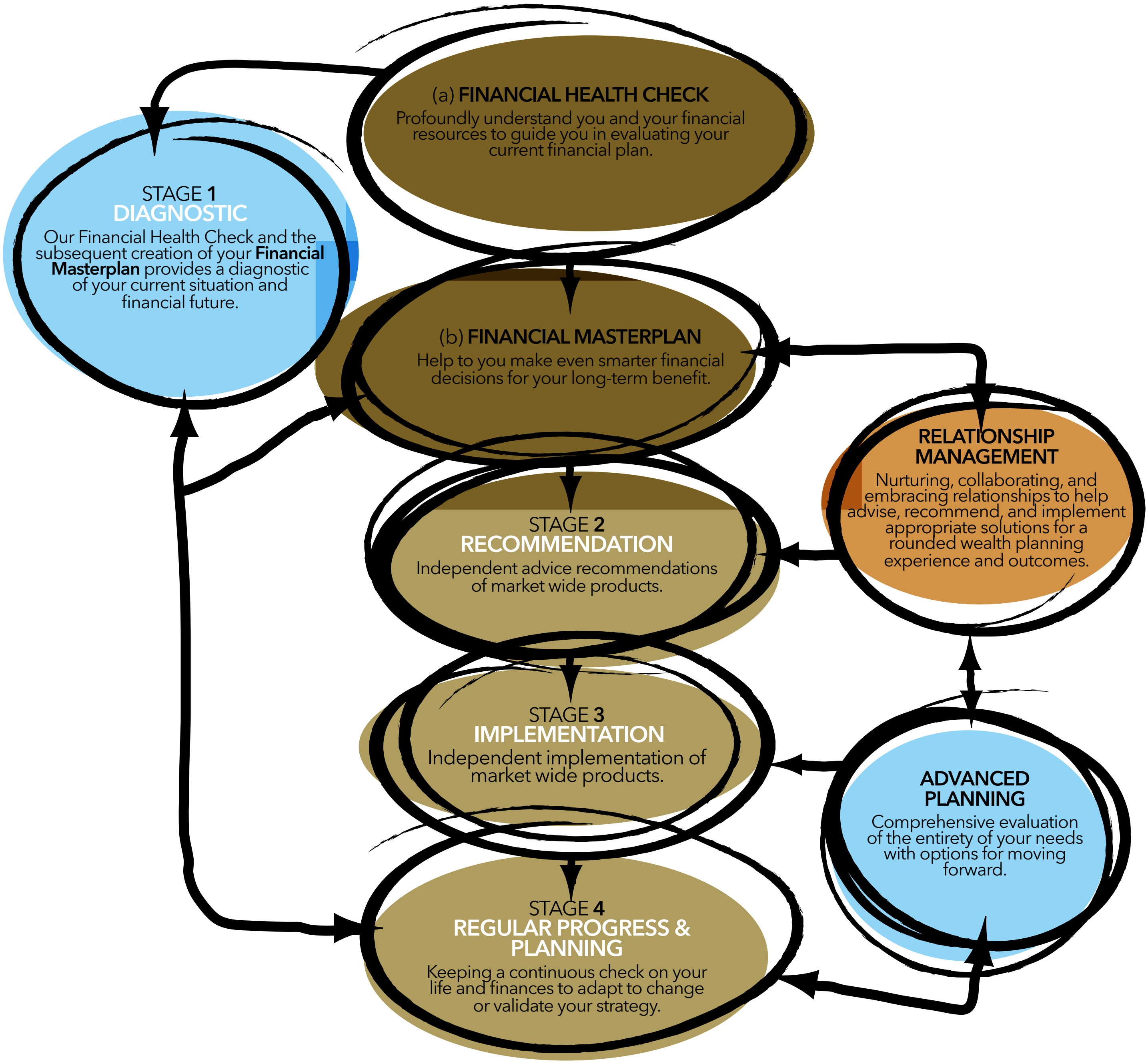
5. Charitable giving

Helping you look to the world at large so that your lifetime's hard work can have an even wider impact.

"All I ask is the chance to prove that money can't make me happy."

Spike Milligan

Your journey:
the experience



Your choices:
the relationships

Personalised guidance

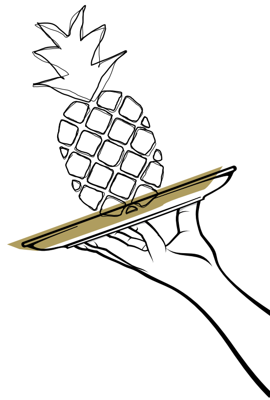
For an introduction to wealth planning & financial empowerment

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



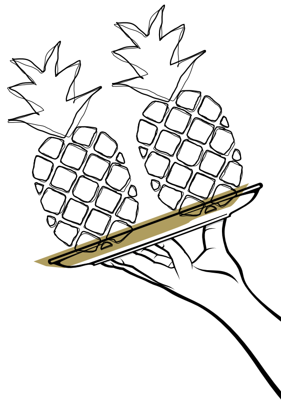
Tailored wealth planning

For personalised one-time wealth planning & advice

This relationship is designed for individuals at various stages of their financial journey, whether you're advancing from our guidance relationship to developing a comprehensive **Financial Masterplan**, seeking one off FCA-regulated advice, or looking to implement specific financial actions.

This relationship also serves ongoing relationship clients needing extra support. It equally benefits clients who self-manage their finances and seek specialist help from us to sense check with or without needing FCA regulated advice.

The responsibility for ongoing financial management will lie solely with you not us.



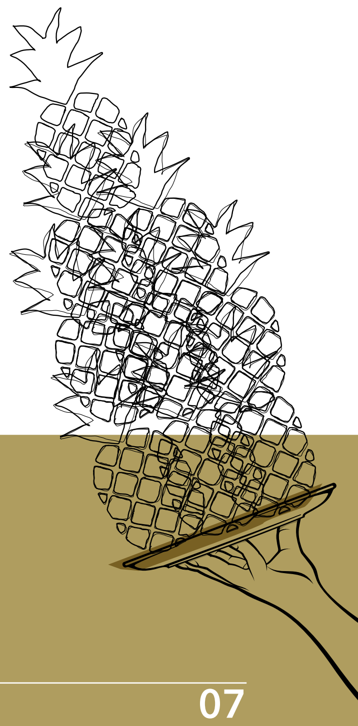
Continuous wealth planning & ongoing care

For every step of your financial journey

This relationship is valuable for those seeking comprehensive wealth planning, aspiring to enhance lifetime financial success and maximise their full financial potential across many areas on an ongoing basis.

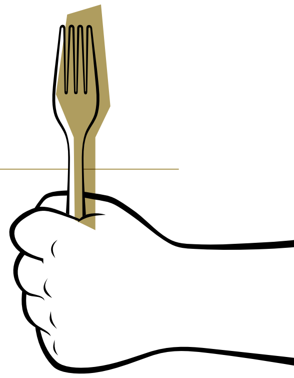
It is well-suited for proactive individuals seeking a formal ongoing partnership, ensuring that we are continually by your side, providing advice, and offering every opportunity for a successful financial future. This relationship promotes continual accountability and real-time, up to date advice, which 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 maximum fun and minimal regrets.



> "Money doesn't make you happy. I now have $50 million but I was just as happy when I had $48 million."
>
> Arnold Schwarzenegger

Your menu:
our expertise



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.

Your menu:
our expertise

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.

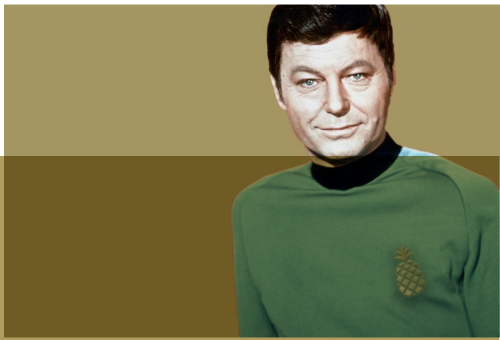
Risk & Reward Assessment:
investment alignment with your needs

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.

> "It's finance, Jim, but not as we know it."



Your menu:
our expertise

Investment Strategy:
your blueprint for success

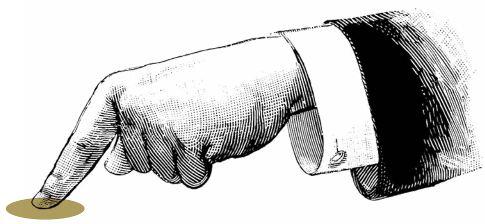
The most important thing about an investment strategy is that you have one and stick with it. Discover the power of an evidence-based investment strategy that emphasises low-cost, diversified investments, strategic investment silence, and empirical evidence to drive long-term growth. Potentially gain 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.



> "A penny here, and a dollar there, placed at interest, goes on accumulating, and in this way the desired result is attained."
>
> P. T. Barnum

Your menu:
our expertise

Progress & Planning Meetings:
your regular check-up

Echoing Mr Roosevelt, 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.

> "It takes a long time to bring the past up to the present."
>
> Franklin D. Roosevelt

Your menu:
our expertise

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

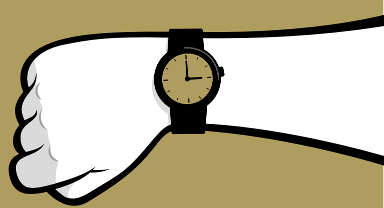
Retirement planning is fraught with challenges, from shifting pension landscapes to increasing lifespans. Our analysis guides you through the complexities of retirement planning, ensuring your savings more than sustain you, demystifying pensions, and all retirement options.

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.

"Time will not slow down when something unpleasant lies ahead."

Harry Potter



Your menu:
our expertise

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

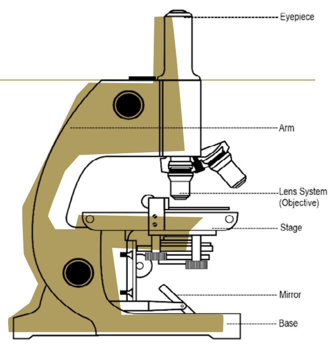
Our analysis sets realistic savings goals for education, exploring tax-efficient strategies to ensure your educational aspirations for your children are achievable without compromising your financial well-being.

Tax & Regulatory Analysis:
Your strategic advantage

We turn tax and regulatory complexity into your strategic financial advantage. Our proactive analysis identifies potential issues for you in product tax and regulations, helping you minimise liabilities and maximise opportunities. Stay informed, secure, and ahead with our expert guidance.

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.



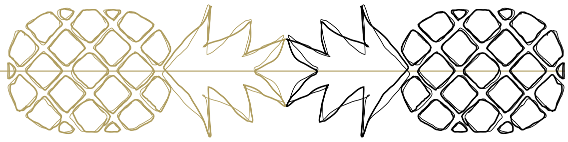
> "People say that money is not the key to happiness, but I always figured if you have enough money, you can have a key made."
>
> Joan Rivers

Your menu:
our expertise

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.

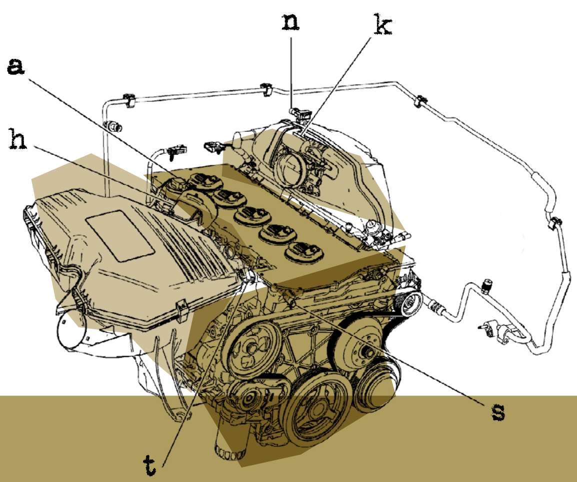
> "If all the economists were laid end to end, they'd never reach a conclusion."
>
> George Bernard Shaw

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

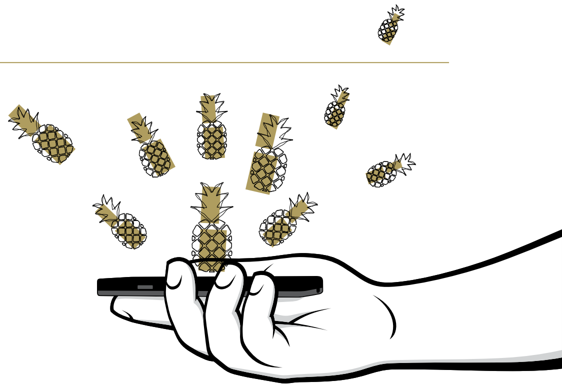
A detailed budget is foundational to effective wealth planning. We assist in crafting a budget that reflects your lifestyle, helping you visualise and achieve your financial dreams.
Our comprehensive approach ensures you're prepared for today and the future.



Your menu:
our expertise

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.

> "Compound interest is the eighth wonder of the world.
> He who understands it, earns it; he who doesn't, pays it."
>
> Albert Einstein

So, why the pineapple you may ask.

The pineapple has always been associated with wealth, prestige and luxury due to its exotic appearance. It first appeared in Britain in 1668, gaining notoriety when Charles II used it as part of a public relations opportunity. Pineapples have become known as a symbol for warm welcomes, celebration, and hospitality.
Perfect on a pizza too.

Thanks for asking.

The details

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WEALTH PLANNING

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