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### Regulatory Statement

Folwealth is authorised and regulated by the Financial Conduct Authority.

### Acknowledge

We acknowledge Architas, Goldman Sacs, JP Morgan, SEI and others for their contribution to the production of this brochure.

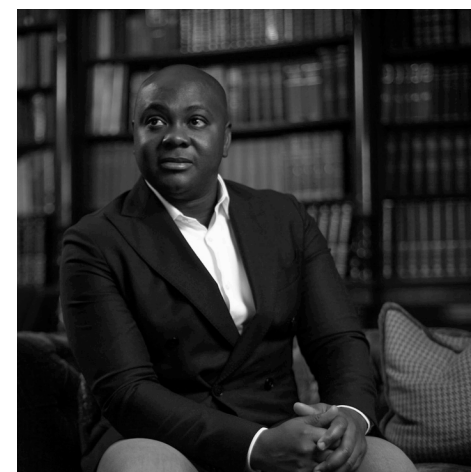
### Investment Risk statement

Investors capital is placed at risk and they may not get back the full amount invested. Past performance is not a reliable indicator of future results and any forecast is not a reliable indicator of future performance. Tax treatment depends on the individual circumstances of each investor and may be subject to change. Investments in unquoted companies or those quoted on AIM are likely to have higher volatility and liquidity risk than securities on the London Stock Exchange Official List.

### Disclaimer

This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy or sell securities. The information does not take into account the specific objectives or circumstances of any investor, or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances and in consultation with a qualified advisor.

Please note there may be some terms in this guide you are unfamiliar with, therefore we have included a glossary at the end of this document for your reference.



# WELCOME TO FOL WEALTH

## Dear investor,

Here at Folwealth, investor education has long been a key part of our strategy. Research suggests that people still need a significant amount of help managing their finances and preparing for their financial future. Fact is, you can't just rely on cash to build up your long term savings anymore. Sure, that might have worked back in 2008 (when cash paid 5% per year or higher), but cash rates today may not even match inflation. It's easy to have unrealistic expectations about how long savings will last, and with life expectancy increasing, more and more savers are realising the size of their savings pot may not be enough. Add in the growing uncertainty about state benefits and it's clear that seeking calm, professional advice can be hugely helpful. Folwealth see it as part of our role to help educate the public about the importance of saving more, saving earlier, and, if you can, investing more. In a fast-changing world, finances and investing don't need to be intimidating, and we're here to help you make the best decisions you can.

We hope that you find this information clear and easy to understand. You can call the office on **020 3205 7242** for more detail at any time

**Abi Ladele APFS, CertPFS (DM)**

**Director**

**FOLWEALTH**



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# ABOUT US

Folwealth provides independent investment advisory services for individuals, families, and businesses in the UK. Our mission is to protect and grow our clients' wealth over time. We coordinate and manage all aspects of our clients' wealth, retirement, and financial security, working closely as a team with their other trusted advisors to offer tailor made solutions.

We collate and gather all your personal information to help us make nuanced and informed decisions. Guiding you through those complexities requires a deep understanding of your current situation, and we bring our skills and experience to each case. It's this dynamic, focused approach that makes all the difference, and lets us work with you, instead of just for you.

## Folwealth benefits include:

- A tailored wealth plan built by own Chartered Financial Planner
- Truly independent, unbiased advice
- Tax-efficient planning to ensure you receive optimal post tax return
- An inclusive service that works seamlessly with your other professional advisors
- A fair, honest and transparent fee structure.

## COMMUNICATION AND FEES

### Constant and Clear

Long term, mutually beneficial relationships are forged through the trust and understanding built on constant communication. For a detailed summary of our fees and charges, please refer to our client agreement or speak with your adviser.



# OUR INVESTMENT ETHOS

**Our job as financial planners is not to guarantee future returns or to try and second guess which investments will perform best – after all, we don't have a crystal ball.**

Our job is to use our knowledge, skill and experience to maximise the chances of you achieving your aims and objectives.

The guiding principle at the heart of our investment ethos are:

- That we will invest your money to best meet your goals, not simply speculate on the latest trends
- We will find out what is important to you and build a plan to meet your goals.
- We will employ the talents of a wide array of specialist on your behalf, so that you don't have to

## THE TEAM WE EMPLOY ON YOUR BEHALF

We use a robust, repeatable and proven investment process that makes use of a host of expertise from across the investment management profession. Simple though our process may appear, you can be sure that when we arrive at a recommended investment strategy for you a great deal of expert resource has been used to formulate that recommendation.

## YOUR SPECIALIST TEAM



# OUR RESEARCH AND DUE DILIGENCE

With regulation surrounding the investment advice process constantly increasing, ensuring that our research and due diligence is built on robust and repeatable foundations has never been more important. Folwealth uses the best of breed technology and provides clients access to leading tools and technology. To ensure our investment advice process runs as smoothly as possible, we are able to offer digital integration to a number of key platforms through Dynamic Planner's TM and Intelliflo Plus systems.

These tools help us ensure our clients' attitude to risk remains absolutely central to our process, produce valuable planning reports, assess and select appropriate portfolios for clients' needs and efficiently manage client relationships.





# OUR INVESTMENT PROCESS

## FACTORS WE CONSIDER FOR INVESTORS WHEN CONSTRUCTING A PORTFOLIO

Psychological make-up, insurance cover, cash reserves, family situation (including number of dependants), age and time horizon, current net worth and Income expectations, taxation, constraint, previous investment experience, legal and regulatory factors, unique needs and preferences, investor risk tolerance, investor return objectives, and capacity for loss.

It's this level of attention to detail that helps us build reliable portfolios managed by trusted and professional experts in their field.

1. Determine your investment objections. (i.e. return requirements and risk tolerance)
2. Consider how the objectives impact on the construction of your portfolio.
3. Formulate the investment policy and strategies to meet these objectives.
4. Stock, fund, product and platform selection.
5. Select choice of wrappers for tax efficiency
6. Presenting and implementing the recommendations
7. On-going services, including Portfolio suitability assessment.

### INVESTMENT PROCESS

#### INVESTMENTS OBJECTIONS

Return requirement · Risk tolerance  
Capacity for loss



#### PRE-SELECTION

Research and Due Diligence · Impact of objectives on portfolio construction · Formulation of investment policy and strategies to meet these objectives.



#### SELECTION

Stock, Fund and platform selection · Multi asset, Risk target portfolios · A range of goals based model portfolio · Tax efficient wrappers



#### PORTFOLIO CONSTRUCTION

Presenting and implementing the recommendations



#### MONITORING AND RISK MANAGEMENT

Ongoing service · Portfolio suitability assessment · Monitoring funds and managers · Performance assessment

# OUR OFFERINGS OR PROPOSITION

## FOLWEALTH AUTOMATED ADVICE

Fol offers a low-cost light touch investment solution for clients that do not require independent investment. Find out more here: <https://folwealth.mypfp.co.uk/planningandadvice> - Typical client has less than £50,000 to invest, subject to a £1000 minimum.

## FOL WEALTH PORTFOLIOS

### Goal based Investing Model Portfolios

Investment strategies are specifically designed around each client's personal goals. Performance is measured by the client's progress toward achieving each stated goal. And risk is viewed as failure to fully achieve each goal. Goals-based investing recognizes that investors have multiple and sometimes conflicting goals. Rather than pool all client assets into a single portfolio, we create a separate portfolio "bucket" for each goal. Whether a client wants to accumulate assets for retirement, save for a vacation home, build a legacy for heirs, or achieve any other number of goals, an investment strategy can be specifically tailored to each goal.

### Bespoke Portfolios

We can also construct a bespoke portfolio and provide a supply chain of market leading investment solutions from some of the most highly regarded investment firms in the world. From Income Solutions, Structured Products, Risk Managed or Risk Profiled Active and Passive funds to Multi Asset Portfolios from the likes of Architas, Blackrock, Goldman Sacs and JP Morgan and Investec to name but a few.

Typical client has less than **£1m** to invest

# OUR DISCRETIONARY SERVICE

WE OFFER A DISCRETIONARY SERVICE IN PARTNERSHIP WITH AN AWARDING WINNING INVESTMENT MANAGEMENT FIRM.



## FINANCIAL PLANNER

- CENTRAL POINT OF CONTACT
- INDEPENDENT ADVICE
- DRAW UP FINANCIAL PLAN
- CLIENT FACT FIND
- RISK PROFILING, CAPACITY FOR LOSS
- TAX ADVICE E.G. ISA.OFFSHORE BOND
- IHT PLANNING (BPR, VCT, EIS)
- RESEARCH AND DUE DILIGENCE
- STRATEGIC REVIEWS
- MONITORING OF INVESTMENT MANAGER
- REVIEW EXISTING INVESTMENT
- WRITE INVESTMENT PROPOSAL
- CHARTERED FINANCIAL PLANNER



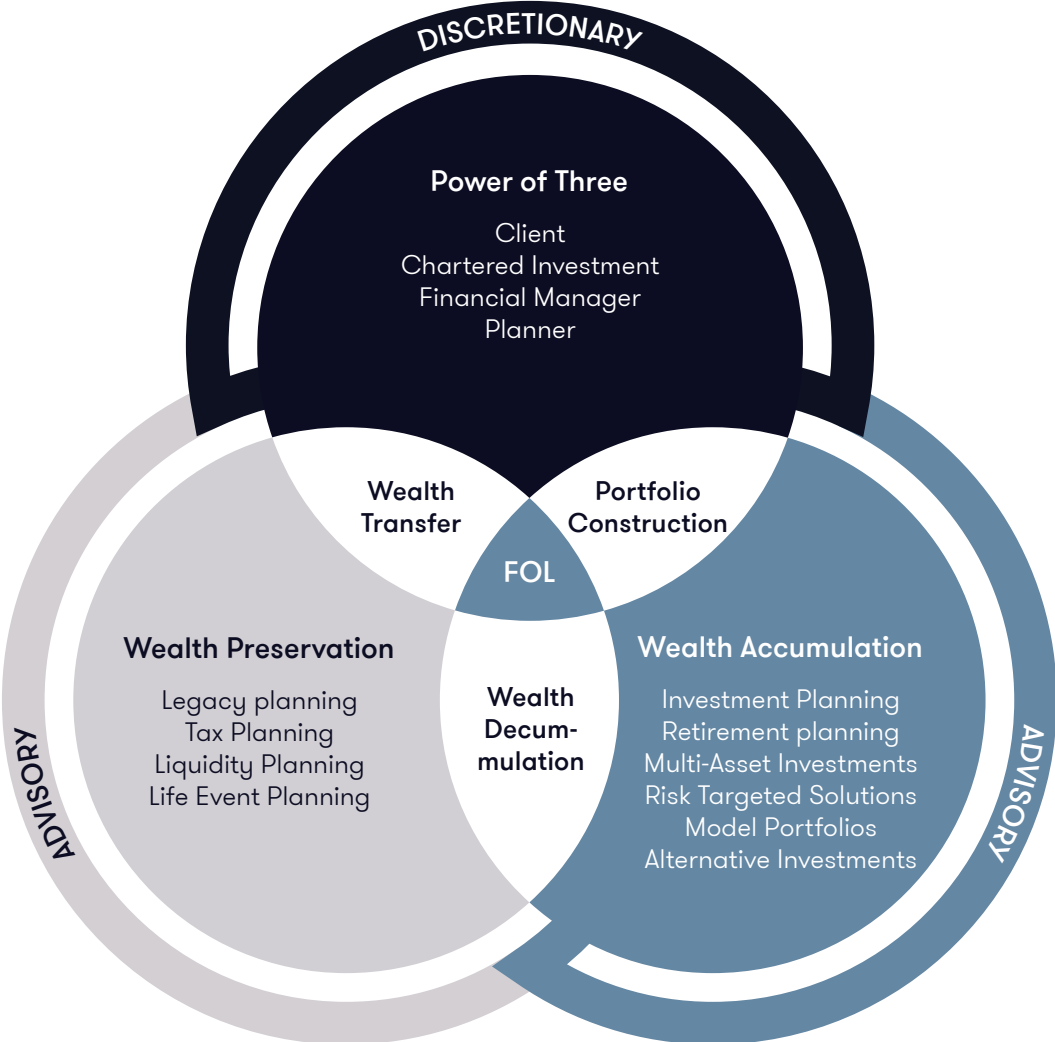
## DISCRETIONARY SERVICE

- ATTEND CLIENT MEETINGS AS REQUIRED
- ADMINISTER TAKE-ON PROCESS
- SET STRATEGY/ASSET ALLOCATION
- PLACEMENT OF MONIES INTO FUNDS
- ONGOING ACTIVE MANAGEMENT
- MULTI MANAGER STRATEGIES
- SPEACLIST & OFFSHORE STRATEGIES
- MANAGED OUT/LEGACY PORTFOLIO
- CAPIATAL GAINS TAX & ISA MGMT
- RELATIONSHIP MANAGEMENT TEAM
- LENDING SERVICES - ASSET BACKED
- CASH MANAGEMENT
- BESPOSKE REPORTING

This exclusive service is mostly suitable for client with an investable asset of **£1m** or more.

# FOLWEALTH IN A NUTSHELL

A HOLISTIC APPROACH



# OTHER SERVICES

## EDUCATION PLANNING

With university costs continuing to rise faster than the rate of inflation, financing higher education can be a challenge. Fortunately, there are sound strategies you can use to pay expenses for your children or grandchildren while keeping an eye on your overall financial goals. Even if your child or grandchild only has a few years remaining before college, prudent planning can help you save the largest amount in the shortest amount of time.

## INSURANCE

“Most of us behave like death is an unfounded rumour. What happens when we realise the rumour is true?”

Life is unpredictable. That’s why it’s smart to protect your loved ones with life insurance. With life insurance, your beneficiaries get a cash death benefit, income tax-free, when you pass away. It can help them pay for living expenses, college tuition and more. Life insurance can also help you create a legacy worth much more than the cost of your policy. Some things to consider:

- Your current and possible future financial obligations
- Your spouse’s earnings, savings, investments and life insurance
- Existing resources, such as survivor’s earnings, savings, investments and other life insurance policies

