



Fee-Based Financial Planning



Philippa Gee
Wealth Management

Helping to answer your financial questions

Will I have enough money to retire comfortably?

How do I pass on my wealth to future generations?

Am I on the right track?

Quite simply, what do I do now?

Everyone has a financial question. Some are specific, some wide-ranging. We're all different, which is why our questions are different.

At Philippa Gee Wealth Management we recognise different questions demand different answers. And when those questions concern your future – and perhaps the futures of those close to you as well – only expert answers will do.



Our approach is confidential, effective and, above all, client-focused. Financial advice shouldn't be a "one size fits all" philosophy. We pride ourselves on delivering a service tailored to suit your individual needs, whatever they might be.

Nowadays there are more than enough ways to add to your financial worries. By giving you the answers you need, we can help you reduce them for a change.

Philippa Gee
Managing Director

Whether you're looking to maximise your investments, trying to get the very best out of your pension or just seeking some general advice, we can help you plot a path through the financial maze.

Waste not, want not

Some **20 million** Britons believe money worries are affecting their health and relationships. (Survey for www.moneybasics.co.uk, February 2010.)

The nation's savers will waste **£35m** in 2010 by not taking advantage of tax-efficient accounts such as ISAs. (Survey for www.unbiased.co.uk, March 2010.)

UK taxpayers will waste **£2bn** due to poor Inheritance Tax planning in 2010 alone. (Survey for www.unbiased.co.uk, April 2010.)

These are just three examples of why it's vital to put our finances in order. With so much to lose – including peace of mind – it's clearly a job worth doing well.

More research than ever is freely available to the DIY financial planner, but in our experience there comes a time when professional guidance is essential. As with many DIY tasks, you might start out with the best intentions but then lose interest or, worse still, see your work fall apart in front of you.

That's why choosing a financial adviser is one of the most important decisions you'll ever make.

An approach you can rely on

A good financial adviser has many qualities, but we believe two in particular help mark out the very best.

1. Independence

Advisers need to be free to select the most appropriate products to suit your needs. They can't do that if they're tied to any one company.

2. Fee-based pricing

The Financial Services Authority is committed to making commission-based advice a thing of the past. From 2013 all financial advisers who want to call themselves independent will have to work on a fee basis.

The reason for this is simple. Some products pay 0% commission, others 7% or more – so some advisers end up getting paid for the products they sell rather than the advice they give.

Philippa Gee Wealth Management is genuinely independent and uses only a fee-based structure. We wouldn't have it any other way.

we only work on a fee-basis



Experience of wealth, a wealth of experience

We have decades of experience in providing expert financial solutions on both a personal and corporate basis, from dealing with investments to addressing retirement issues and beyond.

Our clients range from highly sophisticated investors and the significantly wealthy to smaller investors who may require only the financial equivalent of a helping hand. Whatever our clients' needs, we deliver solutions specially tailored to suit them.

Philippa herself has a significant profile and is well known throughout the UK investment community. As well as being widely respected for her wealth management skills, she has provided financial comment and views to the media for 15 years, regularly appearing in print and on radio and television.

Whatever suits you

In keeping with our fundamental belief that different financial questions demand different answers, our process is as flexible as possible.

Only the first stage is always the same. Our initial meeting with you is free.

After that, should you choose to proceed, it's a case of what suits you best.

You can decide to receive advice on an ongoing or one-off basis. Most clients have neither sufficient time nor energy to devote to their financial affairs and therefore opt for ongoing advice, but some prefer us simply to carry out an occasional "health-check".

You can specify the frequency with which you'd like to receive updates on your financial situation, should you choose ongoing advice. However regularly you prefer them, you can rest assured that we're constantly monitoring world and market events to protect your interests in the interim.

You can ask to be kept up to date via phone, email or post or in face-to-face meetings. Although we prefer the latter, we appreciate our clients live busy lives. Whatever method you choose, we'll make sure you're fully informed.

Your needs are paramount.
Solutions have to be specific.
So do services.

The next step

We're not here to pressure you.

Visit our website if you'd like more information.
Give us a call. Visit our offices for a talk.
But take your time.

Whatever you're comfortable with and whatever suits you best — that's what we're here for, after all.



Philippa Gee Wealth Management
8 High Street Church Stretton
Shropshire SY6 6BU

T 01694 722 222
Twitter @philippagee

info@philippagee.co.uk
www.philippagee.co.uk

Registered in England and Wales No. 07221964 Registered Address: As above

Philippa Gee Wealth Management Ltd is an appointed representative of Paradigm Financial Advisers Ltd,
Paradigm House, Brooke Court, Wilmslow, Cheshire SK9 3ND which is authorised and regulated by the Financial Services Authority.