CUSTOMER JOURNEY

Helping you to achieve **your financial goals.**

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Mywealthhelp
Real advice from real people. Really.

Expert financial advice throughout your life **and after.**

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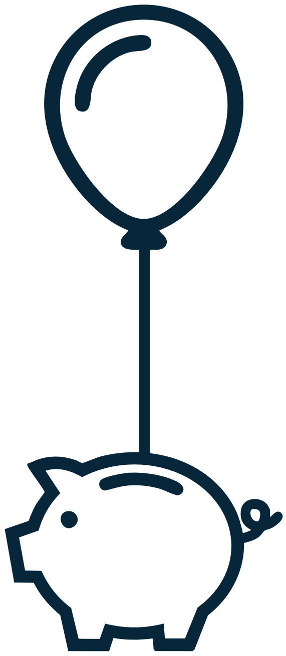
Contents



Welcome to **Mywealthhelp**

At Mywealthhelp, your financial aspirations are our mission.

We are a team of passionate, highly qualified professionals offering expert, tailored advice to help you reach your financial goals. Whether you're building wealth, preparing for retirement, or securing your family's future, we're here to guide you every step of the way.

We believe real advice should come from real people. That's why we build lasting partnerships with our clients—offering support, clarity, and confidence, not complexity or jargon.

Let's simplify your wealth journey—together.

Our **Philosophy**

Our Purpose

To empower you to achieve financial well-being and live the life you envision. We do this by blending deep technical expertise with human understanding.

Our Values

INTEGRITY
We act in your best interest—always

TRANSPARENCY
No surprises, no confusion.

CLIENT-FIRST MINDSET
Your goals drive everything we do.

EXCELLENCE
We hold ourselves to the highest standards.

Financial advice isn't just about money—it's about peace of mind, control, and making confident decisions that support the life you want to live.

Why Advice Matters

In today's financial world, quality advice isn't a luxury—it's essential.

We offer life-driven financial planning that aligns with your personal goals—not the latest fads or products. The result? A strategic, tailored roadmap that helps you get to where you truly want to be.

The Benefits of Real Advice

CLARITY & CONFIDENCE
Make decisions with understanding and certainty

OPTIMISED OUTCOMES
Maximise opportunities across all areas of your wealth

PEACE OF MIND
Know your finances are under expert care

STRATEGIC PLANNING
Adaptable, proactive plans that evolve with life

LONG-TERM SECURITY
Protect yourself and your legacy for generations

Your Financial Blueprint

OUR PROVEN 6-STEP PROCESS

Your financial plan isn't just a document—it's a blueprint for your life.
Here's how we build it with you:

Our Service Offering

A HOLISTIC APPROACH TO WEALTH

WHAT WE OFFER:

COMPREHENSIVE WEALTH MANAGEMENT
A full-spectrum approach ensuring all areas of your finances work in harmony toward your goals.

DETAILED RETIREMENT PLANNING
From building your retirement pot to efficiently drawing from it, we support every stage of retirement.

INVESTMENT PLANNING
We design, build, and manage bespoke portfolios aligned with your growth needs and risk comfort.

INTERGENERATIONAL FINANCIAL PLANNING
Helping you pass on wealth wisely—supporting future generations while preserving your legacy.

ESTATE & LEGACY PLANNING
Ensure your assets are distributed according to your wishes, with strategies to minimise tax and maximise impact.

PORTFOLIO DESIGN & ONGOING REVIEW
Custom-built portfolios with regular check-ins to keep them on track and optimised in a changing world.

Real Advice. Real People. Really.

With Mywealthhelp, you're not just hiring a financial planner—you're gaining a lifelong partner. One who listens, plans, and adapts with you.

Let’s build your financial future, together.

Fees General **Finance Advice**

Plan type	Fee
Investments eg Pensions, ISA / Life Assurance Bonds and General Investments Lump sums	
First £250,000	**Charged at 3% (Subject to £1,200 minimum)***
Next £250,001 - £1m	**Charged at 2%**
Next >£1m	**Charged at 1%**

*This fee can either be taken from your investment upon receipt by the policy provider or paid directly by you. If the fee is taken from your investment by the policy provider, the amount invested in your plan will be your payment minus the fee. Please note the fee levied will be based on the cumulative total of all of your investments where we implement our recommendation, but it will not include any amount from a safeguarded benefit where we have provided advice

Our fee is made up of the following:

Amount invested	Standard fee
£150,000 (at 3%)	£4,500
£500,000 (£250,000 at 3%+ £250,000 at 2%)	£12,500
£1,000,000 (£250,000 at 3%+ £750,000 at 2%)	£22,500

Assuming the standard fee rates from the table above, based on the provider deducting the fee, the net investment would be:

Amount invested	Standard fee	Net investment
£150,000	£4,500	£145,500
£500,000	£12,500	£487,500
£1,000,000	£22,500	£977,500

Example Initial Fee - Regular Premiums

Monthly premium	Agreed Structure	Total 1st year investment	Fee
£500	25% of 1st Year Premiums	£6,000	£1,500

Plan type	Fee
Annuities (including Purchased Life Annuities)	
Amount Invested	Charged at 1.5% (Subject to £1,200 Minimum £10,000 Maximum)*

*This fee can either be taken from your investment upon receipt by the policy provider or paid directly by you. If the fee is taken from your investment by the policy provider, the amount invested in your plan will be your payment minus the fee. Please note the fee levied will be based on the cumulative total of all of your investments where we implement our recommendation, but it will not include any amount any amount from a safeguarded benefit where we have provided advice.

** Annuities purchased as part of safeguarded benefits advice will not be charged in addition to the safeguarded benefits advice fees. These will be chargeable in line with the non-contingent fees detailed on page 12

Our fee is made up of the following:

Amount used to purchase annuity	Standard fee
£150,000	£2,250
£500,000	£7,500
£1,000,000	£10,000

Assuming the standard fee rates from the table above, based on the provider deducting the fee, the net investment would be:

Annuity amount	Standard fee	Net investment
£150,000	£2,250	£147,750
£500,000	£7,500	£492,500
£1,000,000	£10,000	£990,000

Commission

For certain recommendations (eg Protection Advice) we may receive a commission from the product provider. This is how we are compensated for our services, meaning you won't see a separate charge from us. We are committed to transparency and will always disclose the commission we earn for this advice.

Fees For **Ongoing Services**

Services	Fee
Portfolio summary and valuation	yearly
Portfolio review*	yearly
Strategy review meetings*	yearly
Review of your attitude to risk*	yearly
Ongoing financial advice	✔
Second opinion on general financial issues	✔
Introduction to other professional advisers	✔
Annual fee	0.5% of your initial investment or current funds under management. (subject to a minimum fee of £1,000).

If you choose to pay an on-going fee which is based on a percentage of the value of your investment, the fee payable will increase in line with the increase in value of your investment, or reduce if the value of your investment falls.

For example, if your investment is valued at £100,000 then the on going fee would be £1,000pa.

For example, if your investment is valued at £400,000 then the on going fee would be £2,000pa.

For example, if your investment is valued at £750,000 then the on going fee would be £3,750pa.

* If as a result of a review new plans are required, standard implementation fees will apply.

ONGOING FEES CAN BE PAID IN A NUMBER OF WAYS:

- A regular fee, paid by standing order / cheque – as mentioned above, there may be tax consequences if paying for a fee directly, i.e., this option should be discussed with your adviser first.
- By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis, where the product / platform* provider or the Discretionary Fund Manager is able to offer this facility.

*For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.

Fees For **Ad Hoc Services**

We would be pleased to provide any of the services listed below for an additional fee if they are not already included in your service agreement.

Service	Fee
Portfolio summary and valuation We will send you a written summary and valuation of your investments and current holdings.	**£495**
Portfolio review* Your adviser will review your current plans, policies, investments and other arrangements to ensure that they are still competitive and appropriate, and are on track to meet your objectives. This includes a review of the performance of your investments and recommending any changes that may be required*.	**£895**

* If as a result of a review new plans are required, standard implementation fees may apply as stated above.

Fees stated do not include VAT. Please note that the above fees are exempt from VAT if you take out a financial product through us as a result of the advice we give you. If you require advice only (i.e. if you do not take out or intend to take out a financial product through us as a result of our advice) the above fees are subject to VAT at the prevailing rate.

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