

WATERMARK

Financial Planning

Life Changes. Make sure
your finances are protected.

Why choose Watermark?

WHO ARE WE?

Led by Directors Mark and Maria Sansum, the team at Watermark have all worked extensively in the finance sector and bring a wealth of combined experience from investments and taxation through to banking and independent financial services.

With a head office in Swansea and further offices in the historic towns of Chepstow (Monmouthshire) and Henley-in-Arden (Warwickshire), we offer a relaxed, discreet environment in which to discuss your requirements and take pride in the fact our business grows primarily from the recommendations of existing clients.

WHY CHOOSE US?

We provide bespoke solutions that are tailored to individual needs, as we understand that no two clients are the same.

As you go through life, your circumstances and lifestyle will change so it is important to ensure your financial plans adapt accordingly.

We give you access to an extensive portfolio of products and services that are beneficial to individuals, businesses or both.

We will keep you up to date with important changes to the financial services market and review your plan against these changes.



“Once a plan has been agreed, we will undertake regular reviews to ensure it is fit for purpose”

CONTACT US TODAY TO ARRANGE A REVIEW
enquiries@watermark-financial.co.uk

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“The financial world is fast paced and ever changing, so knowing where to turn when it comes to managing finances and planning for the future is key. At Watermark, we are here to help”

Retirement Planning

The State Pension alone will not be enough to ensure a comfortable retirement so it is worth reviewing your options as soon as you can.

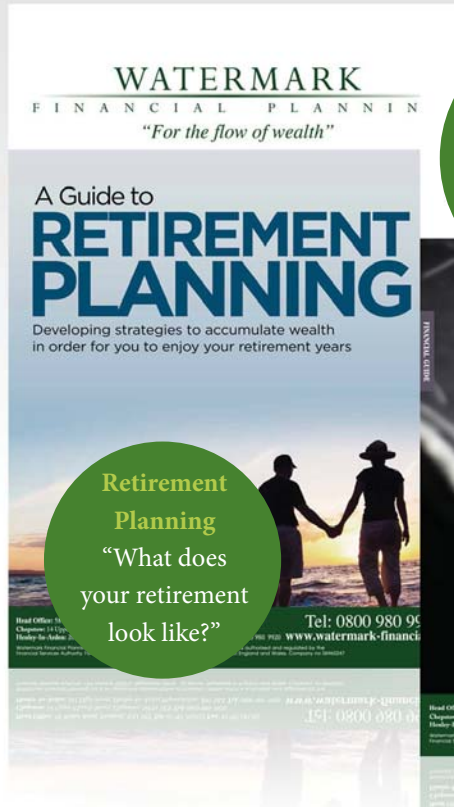
A good retirement investment strategy starts with a longer-term approach.

This usually begins with more adventurous investing to build growth and then moves into less risky options to safeguard that growth as the planning nears its end.

Through our bespoke retirement planning services, we aim to produce the best return on your investments, helping you to reach your long-term aspirations.

A retirement review will look at your existing retirement plans to see if they are fit for purpose.

“Millions of people are not saving enough to have the income they are likely to want in old age”



Retirement Planning
“What does your retirement look like?”

Flexible Income Drawdown
“How long will your retirement income last?”



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FINANCIAL PLANNING
"For the flow of wealth"

A GUIDE TO
**SELF-INVESTED
PERSONAL
PENSIONS**

Is it time to take more control
over your pension fund investments?

**Self Invested
Personal Pensions**
"Take more control
over your pension
fund investments"

0800 980 9920
www.watermark-financial.co.uk

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FINANCIAL PLANNING
"For the flow of wealth"

A GUIDE TO
**AUTO
ENROLMENT**

HELPING PEOPLE IN THE
RACE TO RETIREMENT

Auto Enrolment
"Time is ticking,
are you ready?"



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**DOWNLOADABLE
E-FACTSHEETS**

- Building a bigger pension
- Retirement options
- Wealth matters
- Self-Invested Personal Pensions
- Pension consolidation
- Planning for tomorrow
- Bridging the retirement gap

"We can work with you to develop strategies to accumulate wealth in order for you to enjoy your retirement years, by evaluating your goals, personal circumstances and projected living costs"

Investments, Savings & Inheritance Tax

We understand that every investor is unique and investments can be complex, which has led us to develop a highly innovative approach to investment.

As Independent Advisers we are not tied to any products or providers. We invest time researching the whole of the ever-changing market place enabling us to create your bespoke investment portfolio.

Your wealth might encompass businesses, property and investments in the UK and abroad that require specialist considerations.

By diversifying your investments, we can select assets that behave in different ways in order to maximise your returns.

Our inheritance tax advice could be invaluable in making sure that when it comes to passing on your assets, only your loved ones receive your wealth and not the tax man.

Advice from Watermark could be crucial in helping to keep your personal and business assets within your family.

**Some aspects of Inheritance Tax Planning are not regulated by the Financial Conduct Authority.*



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Investment

“Different ways to grow and protect your wealth”

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A GUIDE TO INVESTMENT

DIFFERENT WAYS TO GROW AND PROTECT YOUR WEALTH

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“For the flow of wealth”

A GUIDE TO INVESTING FOR INCOME

to make more of your money by using a strategy and casting a wider net against inflation

Investing for Income

“Are your investments generating reliable income?”

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“For the flow of wealth”

A GUIDE TO INDIVIDUAL SAVINGS ACCOUNTS

Making the right moves to build tax-efficient wealth for your financial personality

Individual Savings Accounts

“is your ISA being used to its full potential?”

DOWNLOADABLE E-FACTSHEETS

- Trust in your future
- Financial protection for you and your family
- Making a will
- Wealth protection

“Have you future-proofed your wealth?”

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A GUIDE TO CRITICAL ILLNESS PROTECTION



**Critical
Illness Cover**
“If you were unable
to work, what
would happen?”

WATERMARK
Financial Planning
Chartered Banker
Professional Financial Adviser

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LIFE ASSURANCE

HAVE YOU PROVIDED A FINANCIAL SAFETY NET FOR YOUR LOVED ONES?

Life insurance helps your dependants to cope financially in the event of your premature death.

Bad news can impact on any one of us at any time, in the form of an illness, or sudden death. We don't like to think about it, but we do have to plan for it. So having the correct protection strategy in place will enable you to protect your family's lifestyle if your income suddenly changes due to premature death or illness. But choosing the right option can be difficult without obtaining professional advice to ensure you protect your family from financial hardship.

Professional advice
Obtaining professional advice is essential to making an informed decision about the most suitable sum assured, premium, terms and payment provisions. We work with our clients to create tailored protection strategies that meet their financial goals and needs and we're committed to ensuring that our clients enjoy the best financial planning services available.

Whether you're looking to provide a financial safety net for your loved ones, moving house or a first time buyer looking to arrange your mortgage life insurance - or simply wanting to add some cover to what you've already got - you'll want to make sure you choose the right type of cover. That's why obtaining the right advice and knowing which products to choose - including the most suitable sum assured, premium, terms and payment provisions - is essential.

Under-insured
Life insurance helps your dependants to cope financially in the event of your premature death. When you take out life insurance, you set the amount you want the policy to pay out should you die - this is called the 'sum assured'. Even if you appreciate that currently you have sufficient life insurance, you'll probably need more later on if your circumstances change. If you don't reassess your policy as key events happen throughout your life, you may risk being seriously under-insured.

Stages in your life
As you reach different stages in your life, the need for protection will inevitably change. These are typical events when you should review your life assurance requirements:

- Buying your first home with a partner
- Having other debts and dependants
- Getting married or entering into a civil partnership
- Starting a family
- Becoming a stay-at-home parent
- Having more children
- Moving to a bigger property
- Salary increases
- Changing your job
- Reaching retirement
- Relying on someone else to support you
- Personal guarantees for business loans

Lifestyle factors
Your life assurance premiums will vary according to a number of different factors, including the sum assured and the length of your policy. The key lifestyle factors such as your age, state of health and whether:

- you have a spouse, a dependent child or other financial dependants
- you are a smoker
- you have any pre-existing medical conditions
- you have any other financial commitments

will also impact on your premiums. It's important to discuss these factors with your adviser to ensure you have the right level of cover for your needs and budget.

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DOWNLOADABLE E-FACTSHEETS

- Life assurance
- Term assurance
- Whole of life assurance
- Critical illness cover
- Long-term care funding

“Are your family and
business protected for
the future?”

Life Assurance
“are your loved ones
protected should the
inevitable happen
suddenly?”

Our Process

1

UNDERSTAND

By meeting with you, we will understand your circumstances, lifestyle and more importantly, your aspirations. We will outline how we work, the different levels of service available and answer any questions you may have.



2

IDENTIFY

Once we understand what you need, we will identify your financial goals, your existing financial products, prioritise the services you require and capture the data we need to tailor a financial plan to your individual needs.



3

RESEARCH

Our experienced team will research the products and services available to you; we will identify suitable tax and investment strategies and collaborate with industry specialists to develop a financial plan that underpins the advice we give.

6

REVIEW

As you go through life, not only will your circumstances and lifestyle change but HMRC legislation and the products and services available in the marketplace will change too. To adapt to these changes, we will undertake regular reviews of your plan to ensure it is fit for purpose.



5

IMPLEMENTATION

Once agreed, we will implement your bespoke financial plan activating any policies and investments ensuring all paperwork is signed and up to date, all carried out in an accurate and timely manner.



4

PRESENTATION

We will present the financial plan outlining the features and benefits as well as why we have selected each product or service. We will answer any questions you may have and undertake any fine-tuning as required.

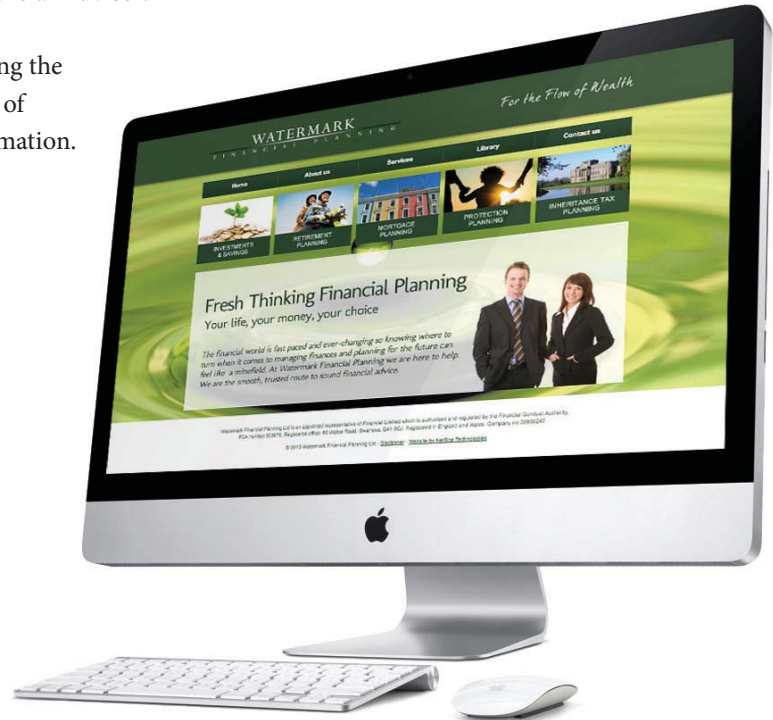
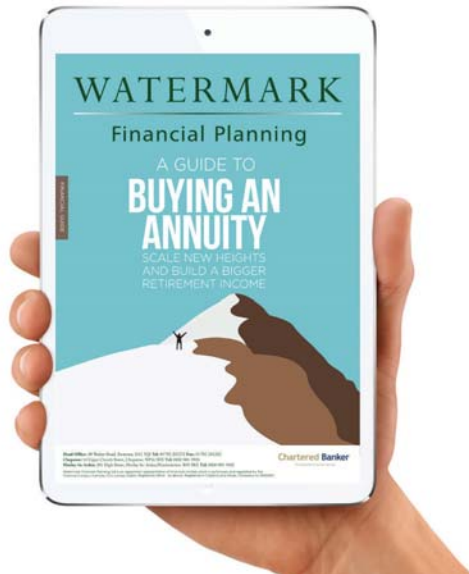



Watermark Guides

For those who are considering their financial plan, our download guides available from www.watermark-financial.co.uk are a great way to understand the key areas of financial planning before meeting our Financial Advisor.

The site is also home to our bi-monthly newsletters outlining the latest changes in the marketplace as well as listing a library of previous newsletters that contain useful, easy to read information.

“Useful downloads for you to consider”





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