What do I get for my money?

QED Wealth Management will always put your interests first. Charging a fee takes away the need for us to earn commission by selling you a product - and protects both your and our position. As with any purchase of goods and services, it is important that you understand what you are paying for; and that you are receiving value for money. QED will always be completely transparent about any fees we charge. No fees will be incurred without discussing them with you first.

Money-back promise
We want you to become a client with confidence, therefore if at any stage you feel that our service is not providing you with value for money, we will refund your fee without question.

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1. The Plan Fee

The plan fee entitles you to ownership of the strategy and covers the cost of QED's intellectual property, which is our experience and our expertise.

2. The Implementation Fee

The implementation fee covers the cost of accurate implementation. A good strategy poorly implemented can so often bring the whole strategy undone. We have a reputation in the marketplace as a firm that does the highest quality work. Many other professionals like accountants and lawyers refer their clients to us because of that reputation.

The people we engage here are the best in the industry. The implementation fee covers the cost of staff and the professional responsibility we incur for implementing the advice.

3. The Annual Fee

This fee covers a range of services brought to you, called the QED Financial System:

Staying focussed on your goals
A detailed review meeting is held either annually or bi-annually to ensure things stay on track to achieve your objectives; with the facility for more meetings or consultations by phone or email if necessary.

Minimising hassle
Our aim is to improve your lifestyle through the use of smarter strategies. However we also take the pain out of managing those strategies by handling all administration. This gives you more time to enjoy the lifestyle you are creating.

Working for you
QED Wealth Management Ltd is not owned by any institution, so our advice is not tainted by conflicts of interest. Our strategies consider all available options that may improve your financial security, and improve your lifestyle. We work for you.

Considering all investments
Our philosophy states that a sound investment strategy must support a client's overall objectives. That's why we bring you a broadly based approach that considers all appropriate investments including commercial and residential property, institutionally managed investments, and even your own business (if applicable).

Analysing what's suitable
For research purposes, we work with a group of like- minded financial planners called Evidence-Based Investing Solutions (EBIS).

EBIS has a ten-strong investment committee (in which QED plays an active part) involved in the very latest developments in investing using the latest academic research from institutions such as University of Chicago and Yale University, as well as commercial information from Financial Express. Through our strategic link with EBIS, QED always has available the most suitable combinations of assets for your 'financial planning capital'.

At QED we also do our own due diligence on one-off investments. No one has a monopoly on good ideas, and if you see something unique we can investigate it for you. This high quality research ensures we take the shortest path possible from where you are now to where you want to be in the future.

Managing your investments
We know how important it is for your 'financial planning capital' to really do its job. It's the money that is going to ensure you live life the way you want to, so it has to work. That's why we manage it using a scientific process that has stood the test of time. After all, your

goals may change, or markets may change. Our common sense approach to investing allows that flexibility.

Reducing costs
Where possible we use wholesale investments to reduce the cost to clients. More money in your pocket means faster results in achieving your goals.

Accessing unique opportunities
Because of our position in the market we obtain access to unique investment opportunities that are not readily available to the individual investor. Appropriate use of these investments adds value to your investment strategy, increasing your wealth and providing more lifestyle choices.

Making ourselves available
You have continual access to advice – be it by telephone, a chat over coffee, or a formal meeting to discuss a potential strategy. Good ideas wait for no one. Access to your adviser ensures that every opportunity is considered and, where appropriate, included in your strategy.

Researching the options
Creating the latest value-added strategies doesn't happen by accident. Constant changes to legislation create opportunities and threats that need to be investigated on your behalf. Strategies and investments are analysed for client suitability by our investment committee through the EBIS group mentioned above. The results of this work are incorporated at each of your reviews throughout the year, accelerating the progress toward your objectives.

Keeping you up to speed
We engage in education with people one to one, but also via our seminar series. Seminars are arranged on an ad hoc basis and provided at no cost to you. If you wish to bring a friend or family member there is no charge for their attendance. Keeping you informed provides you with peace of mind along the journey.

Providing depth of support
Our people are our greatest asset. Our business depends on the intellectual capital and experience they have built over many years. This depth of support exists to provide you with the best service throughout the year and to ensure that all your queries are addressed promptly and efficiently.

Keeping track
To run our business today we must use the latest technology. The computer systems we use to model scenarios and track investments are the best in the industry. It is only by using the power of this technology that we can continue to add value to you and keep you on track to the objectives you have set for yourself.

Accessing a specialist network
Clients have told us they want a one-stop shop, but with the best advice. Since "like attracts like", we have developed a network that gives you access to the leading technical specialists in:

- Specialist pensions advice
- Specialist taxation advice
- Property investing
- Estate Planning
- Mortgage and other finance
- Specialist Investment Instruments
- Risk Insurance

This means that the best advice is only ever a phone call away. Access to such a network saves you time in seeking out other professionals to assist you in related financial matters.

The Results

As your partner in building wealth and security, we focus on ways that we can help you to live the life that you want to live. By engaging QED and taking advantage of the ongoing review service, you assure yourself of regular financial check-ups and access to new ideas brought to you by the QED team.

Choosing a financial partner is one of the most important decisions you will ever make. Take your time, choose wisely, and we hope that we can earn the right to work with you into the future.

QED

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