



## Looking for a Financial Planner?

*A guide to what you can expect as a client of QED*

*Passionate about*  
GUIDANCE | TRUST | CONFIDENCE

**“ Retirement may be an ending,  
a closing, but it is also an  
exciting new beginning. ”**



# “Retirement Specialist” Financial Planners

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Are you looking forward to retirement; or already enjoying it? Do you have goals, ambitions and an active, fulfilling life that you want to lead?

But are you also concerned that you may not be making the most of your pensions, savings and investments; money that you (will) rely on to fund your lifestyle?

Perhaps other issues such as making gifts to family, tax planning and potential future care costs, are making planning more complicated?

## Introduction

### Helping People Make Smart Financial Decisions

### Our New Client Advice Process

### Our Three Service Levels

### Our Fees

## Introduction

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QED is a financial planning business established to serve the needs of a small number of private clients and their families; helping them make smart decisions about money.

We provide clear explanations and expert, award-winning guidance, that will leave you feeling relaxed and in control of your financial future.

This brochure will explain more about what you can expect as a QED client. Further information can be found on our website [www.qedwm.com](http://www.qedwm.com).

An exploratory first meeting is available without charge or obligation. We won’t ask you to commit until you are entirely happy with the work we are proposing to undertake and the fees involved.



“Your finances shouldn’t be a mystery or a concern, but a source of reassurance.”

# Helping People Make Smart Financial Decisions

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Our clients are typically successful individuals and business owners, who are approaching retirement or already retired. They are serious about bringing structure to their financial affairs and would like to know that they, and their family, will be looked after by a trusted adviser.

They often share similar characteristics. Whilst certainly not exclusive, these typical characteristics might be best described as:

- Successful – often are, or have been, business owners or partners in professional firms
  - Aged between 50 and 70
  - Actively working towards their retirement, or already retired
  - Family focused, with strong family values
  - Residing in the South-West of England
  - Home owners with property valued at more than £400,000 (often much higher)
  - Savings and Investments (Pensions, ISAs, Cash etc.) of more than £250,000 (often much more)
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## Financial Challenges:

- Want to live a full and enjoyable life without financial concern
- Have accumulated an assortment of pensions, savings/investments, but unclear which are “good” and which “not so good”
- Want to know what level of income they can reasonably expect to draw from these
- If not yet retired, want to establish when they will have sufficient funds to do so
- Plans to gift/save for children and/or grandchildren, but don’t want to undermine their own financial security
- Unsure how best to manage estate and inheritance tax planning – and what about potential future care costs?
- May view financial planning and investing as a complex maze
- Want help with a strategy and somebody to handle all of the necessary paperwork

**“**Through knowledge and discipline, financial peace is possible for all of us.**”**



# Our New Client Advice Process

## Meeting With Us

### First Meeting

Exploring your needs and how we work. We explain what we think needs doing and the fees involved.

### Strategy Meeting

We present your bespoke cashflow plan and walk you through our findings and action points.

### The Financial Plan

Your Plan sets out our findings and the action that we recommend you take.

### Financial Plan Meeting (Gold Service only)

We present your Financial Plan.

### Implementation

We provide detailed recommendations and implement your plan for you.

### Ongoing Review Service

Depending upon your chosen service basis, we provide personal ongoing advice and support.

## Your Choices

Free at this stage.  
Do you want to provide more information and meet again?

## Behind the Scenes

If yes - we issue a proposal. Obtain valuations. Assess risk. Prepare budget.

Do you want to proceed to your Financial Plan?

If yes - we analyse investments, research options and design your Financial Plan.

After receiving your Financial Plan you decide whether to become a client and confirm the service level you want going forward.

You receive your written Financial Plan.

WE INVOICE YOU for our initial fee.

We confirm then implement your plan.

The product providers start to pay our ongoing fees from your investments.

If you are not happy with our service you can terminate our agreement at any time.

We continually research and liaise with our team of experts on your behalf.



“ Money is not important in itself. It is what it allows us to do that matters. ”

## Our Three Service Levels

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We offer three levels of ongoing service: Bronze, Silver and Gold.

Ongoing Service	What's Involved	Bronze	Silver	Gold
Portfolio Research & Analysis	Ongoing EBIS Group research into academic theory and financial evidence from the last 60 years	✓	✓	✓
Fund research and recommendations	Ongoing analysis of thousands of funds to select the most efficient portfolios	✓	✓	✓
Custodian Research	Researching providers to ensure safe custody and reliable administration, whilst minimising costs and taxes	✓	✓	✓
Calculating your 'Risk Budget'	Assessing your risk tolerance and financial position to ensure your portfolio is right for you	✓	✓	✓
Investment Policy Statement	A personalised document describing how your portfolio will be managed to achieve your goals	✓	✓	✓
Valuation reporting	Periodic reports clearly and transparently setting out exactly how your investments have performed	✓	✓	✓
Portfolio rebalancing	Buy and sell funds to keep your portfolio in line with your Investment Policy	✓	✓	✓
On line access	On line access to your portfolio valuation	✓	✓	✓
Telephone and email support	Fast access to our people, who know you and your circumstances	✓	✓	✓
Annual investment review meeting	An annual meeting to discuss your investment portfolio; assess its ongoing suitability and suggest any improvements		✓	✓
Sophisticated Investment Exposure	Access to exclusive institutional asset class vehicles (annual meetings required)		✓	✓
Education and Mentoring	Investment coaching; support and guidance to stay the course and achieve a successful investment experience		✓	✓
Regular Wealth Management meetings	Regular meetings to review your wealth management plan (at least annually)			✓
Lifetime Cashflow Forecasting	Financial Forecast modelling that clearly shows how your financial position is likely to develop over time.			✓
Rebalancing and Performance	Portfolio rebalancing advice and performance reporting			✓
Six monthly valuation reports	Half-yearly report providing current investment and valuation statement			✓
Cash Flow Management	Making sure cash is available when you need it and if not, advice on where best to raise it			✓
Tax Planning	Using appropriate tax structures and strategies to minimise avoidable income and capital taxes			✓
Lifetime Wealth Profile	Our unique process to help you maximise your lifestyle without jeopardising your financial security			✓
Wills and Estate Planning	Analysing your existing provisions and working with other professionals to secure your legacy			✓
Lifetime Gifting Strategies	Exploring methods of reducing Inheritance Tax liabilities without compromising your own financial security			✓
Wealth Management File	A personalised file binder combining all areas of your financial life into one integrated strategy			✓



“ An investment in  
knowledge always  
pays the best interest. ”

# Our Fees

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We charge a One Off Fee to cover our initial work and the production of your Financial Plan. Then regular Ongoing Fees based on your chosen service level and a percentage of the value of funds you ask us to take care of. These fees are not subject to VAT at present.

## Initial Fee

Our initial fee is a one-off payment based on the amount of money involved. It usually varies between 1.0% - 1.5%, dependent upon the work required (minimum fees apply). This will be invoiced with your Financial Plan.

For example, for every £500,000 our Initial Fee will be between £5,000 and £7,500.

Due to the amount of work involved, minimum initial fees of £2,500 for Bronze/Silver and £4,500 for Gold apply. We may agree to reduce this fee depending on the amount you invest and the complexity of your situation.

## Ongoing Fees

Ongoing fees are based on a percentage of the ongoing value of funds under our care; which means they will rise or fall depending on future values. Fees are usually paid direct from your investment accounts, deducted monthly in arrears. Minimum annual fees apply.

You can terminate our relationship at any time and we offer a no quibble satisfaction guarantee.

	Bronze	Silver	Gold
On the first £1 million	<b>0.70% p.a.</b>	<b>0.80% p.a.</b>	<b>1.00% p.a.</b>
Plus, on everything over £1 million	<b>0.50% p.a.</b>	<b>0.50% p.a.</b>	<b>0.50% p.a.</b>
<i>For example:</i>			
£500,000 under advice	£3,500 p.a.	£4,000 p.a.	£5,000 p.a.
£2 million under advice	£12,000 p.a.	£13,000 p.a.	£15,000 p.a.
Minimum Annual Fee	<b>£950 p.a.</b>	<b>£1,500 p.a.</b>	<b>£3,000 p.a.</b>

**If you would like an exploratory conversation – without any obligation or cost on your part – please call Darren Baker on 0800 6122 835 or email [darren@qedwm.com](mailto:darren@qedwm.com).**



QED

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