

Inspirational Financial Planning



IQ INVESTMENT QUORUM



Our goal is to inspire you to strive for the life you truly want. Through planning, we can bring your future into the present – by creating a clear path to achieve your objectives.

Investment Quorum Ltd is authorised and regulated by the Financial Conduct Authority

Inspiring you to make the most of every day.

Investment Quorum is an independent wealth management firm committed to building lasting relationships underpinned by mutual understanding and trust.

The Investment Quorum team takes pride in offering award-winning wealth management services. These services include detailed financial planning tailored to your aspirations, goals, and values, supported by comprehensive investment management solutions.

By paying particularly close attention to your financial imperatives around planning, investments and retirement income, we look forward to building a relationship based upon clear and impartial advice.

After all, it is your future you are looking to safeguard and we take that very seriously. If you have any questions or would like to speak about your specific circumstances, please get in touch.

IQ NICK ROLF

Director of Private Clients

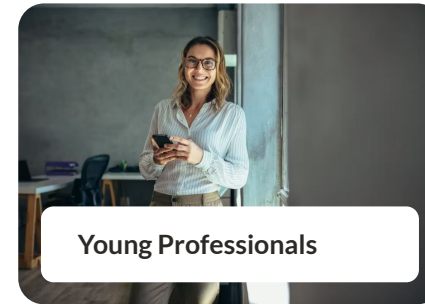
What we do

Inspirational lifestyle planning

Our goal is to inspire and empower you to achieve the life you truly want. Through careful planning, we bring your future into the present by creating a clear path to your objectives. Our chartered advisers take the time to deeply understand your values, motivations, and concerns—not just your finances.

Safeguarding your future is our top priority. We help you find solutions to a wide range of financial issues, navigate major life events, and provide protection against financial shocks. Gain the financial freedom to lead the life you aspire to with our guidance.

Who
we
work
with



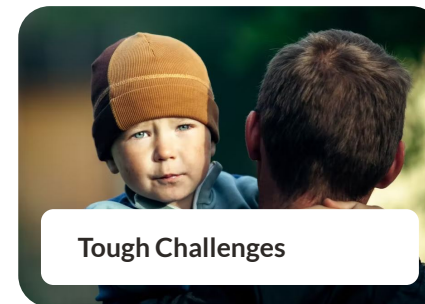
Building assets, buying a property, or thinking about the future? We're here from start to finish, helping you lay the financial foundations to achieve your life goals.



Time is precious when you're a busy entrepreneur. Whether you are starting, running, or exiting a business, we're here to help. What stands out to us most is how focused you are. We manage your personal finances as you race toward building your dream. We are efficient, fast, and proactive, covering all bases to give you peace of mind.



Retirement should be filled with new and unique adventures. Our mission is to inspire you to make the most of every day in your retirement. We will be there for you now and when you retire to ensure you make the right decisions.



Life is unpredictable. You will most likely face tough challenges in your life, from divorce to sickness to losing a loved one. We are here to protect you and your family from the financial shocks associated with unexpected events. Our clear advice and dedicated support will guide you through the toughest of times.



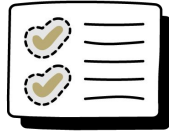
You deserve the peace of mind that your hard-earned money is protected for future generations. We ensure your assets are left to those you choose and are tidy – providing clarity and security to those you leave behind.

The principles that guide us



Listen to understand

Asking you the right questions and understanding what you need and want are the foundations upon which we can tailor our advice to suit you.



Provide clarity

We draw on our technical expertise and experience to help guide you to make the right financial decisions for you and your family.

We aim to make the complex simple and to keep sight of your longer-term goals, even during difficult times.



Exceed expectations

Striving to deliver the best outcomes for our clients and delivering this through excellent client service is part of our DNA.

We believe that our ability to exceed our client's expectations is a result of the quality of staff that we employ and our company culture of striving to be the very best at what we do.



Challenge conventions

Being a boutique financial adviser owned and run by its staff provides us with the independence and flexibility to adapt and respond to our clients' requirements in an ever-changing world.

From the technology that we employ, to the creativity in the solutions that we advise, we are always forward-looking in our approach. Your success is our success and we are committed to ensuring we provide you with the right advice to succeed.

How we can help you

We give advice across a wide range of areas, such as:

Retirement and pension planning

Understanding your retirement needs and ensuring that your pensions are fit for purpose. Performing in line with your personal objectives.



Tax planning advice

Providing you with the most tax-efficient structures to meet your immediate financial needs and future ambitions.



Estate and trust planning

Mitigating inheritance tax and liabilities to ensure your estate is protected. So, it can be passed on to future generations in accordance with your wishes.



Personal and corporate insurance

Ensuring your personal assets, business assets and cash flow are protected is a key priority for us.



Financial modelling

Forecasting your net wealth and cash flow over time provides many valuable insights into where you are in relation to achieving your financial goals. It allows you to better understand the implications of your financial decisions and to identify savings requirements, insurance needs and potential gifting opportunities.



Our professional network

You will have access to our extensive professional network of lawyers and accountants. You can rest assured that these professionals will provide you with the excellent standard of service that we demand of ourselves.



Advice for charities

Managing your charity's investments is a huge responsibility. We work with you to understand your objectives, values and goals. We can help create a unique plan to grow and preserve your charity's money.

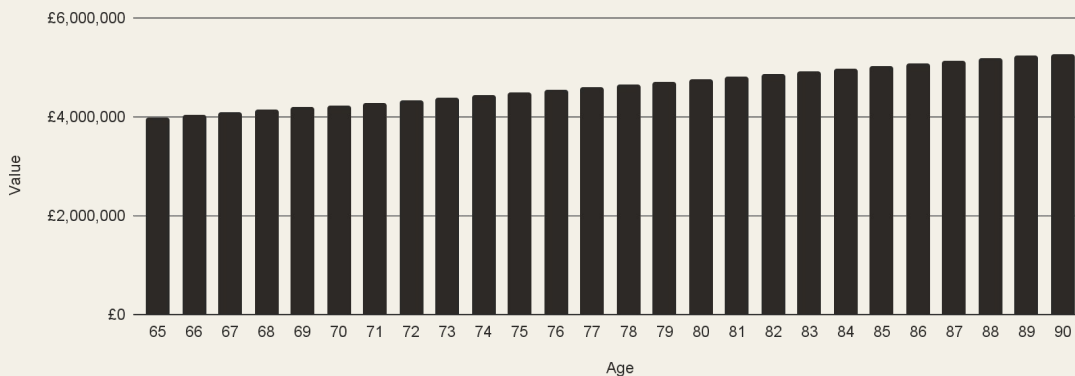


Harnessing the power of financial modelling

The cornerstone of building a sound financial plan is to incorporate financial modelling and regularly review this as part of our annual review process.

Modelling gives you answers to your key questions

- ▶ How would changing my intended retirement age affect my finances?
- ▶ How much should I be saving?
- ▶ How much could I afford to spend in retirement without running out of money?
- ▶ How much can I afford to gift to my family and when?
- ▶ How much life insurance should I have to maintain my family's current standard of living?
- ▶ What investment return do I need to achieve to reach my goals?
- ▶ What would the implications be if I decide to downsize or move home later in life?
- ▶ What is the most tax efficient way for me to draw on my assets in retirement?
- ▶ What is the most tax efficient structure for my assets to maximise my wealth?



FINANCIAL SUMMARY REPORT

The Financial Summary Report provides you with an overview of your plan assumptions and key projections, including Cash Flow, Net Worth, and Asset Allocation. In addition, it provides Insights into achieving your goals. It indicates the state of your current financial health.

INSIGHTS

Annual Savings Need

No additional savings are needed in order to meet your goals under the current plan.

Retirement Spending

You can afford to spend £86,816 annually in retirement with your current plan. This amount is after taxes.

Life Insurance Needs

Both Janet and John would maintain their lifestyle in the event of either passing away today. No insurance is required.

Investment Returns

A 3.20% per annum return is needed in order to achieve your goals.

Potential Inheritance Tax

If both Janet and John were to pass away today, your anticipated inheritance tax liability would be £1,331,974.

> JOHN SMITH

Current Age: 66

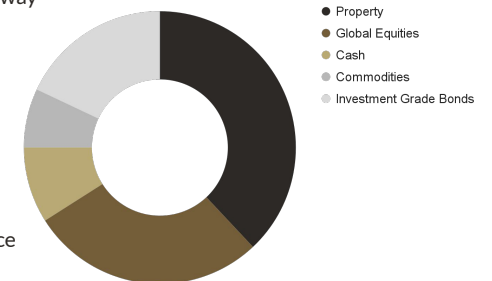
> JANET SMITH

Current Age: 65

> NET WORTH

£3,979,935
Assets: £4,229,935
Debts: £250,000

> ASSET ALLOCATION



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

Benjamin Franklin



Your journey with us

Initial contact

It all begins with you. You will be invited to an initial discovery meeting to discuss your motivations and life goals. Following the meeting, we will send you a proposal summarising your key objectives, how we plan to help you achieve them – and the cost of us doing so.

Staying in touch

Keeping in close contact with us is vital. Life doesn't always travel down the path we expect it to take. We will be here to help you get back on track or update your financial plan to fit your new reality.

The IQ family

You become a part of the IQ family. Our dedicated team will always recognise you when you contact us. We will send you regular investment updates, insights and IQ team news to keep you in the loop and inspire you with our own achievements.

Creating your individual roadmap

Should you choose to appoint us, your adviser will take you through the six stages of our financial planning process:



STEP 1

Establish a joint understanding of what motivates and drives you.



STEP 2

Gather all the information we need for a deep insight into your current financial affairs.



STEP 3

Analyse your current financial position to identify planning opportunities.



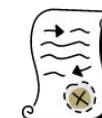
STEP 4

Produce a comprehensive report and clear roadmap to achieve your objectives.



STEP 5

Implement our agreed financial plan and recommendations.



STEP 6

Review and monitor changes regularly.

How we charge

We believe in a clear and transparent charging structure that flexes to meet your particular needs.

While we prefer longer-term relationships with our clients, we're flexible. Whether it's one-off transactional advice or an ongoing relationship, we do what's best for you in the moment.

- **Clear and transparent** – We believe in a clear and transparent charging structure – one that is flexible enough to meet your needs, while being commensurate with the level of expertise and commitment with which we will provide you.
- **No fee for initial discovery** – There is no fee for your initial discovery meeting with us and we charge no exit fees should you wish to disengage at any point.
- **Fixed fees** – We will agree a fixed fee with you for preparing your initial Financial Planning Report and for implementing our recommendations.
- **Annual fees** – Once we have implemented our recommendations, should you require our ongoing planning and investment management services, then we will charge an annual fee, as a percentage of your assets under our management.





Chartered Financial Planners

IQ adheres to the CII's Code of Ethics, a set of principles ensuring we maintain high standards of integrity, probity and ethical fair dealing.

Ethics are a cornerstone of IQ and our professionalism and ethical behaviour is crucial to building your trust in us. We value our professional reputation and know that our clients do too. As Chartered Financial Planners, we pride ourselves on:

- ▶ Complying with the CII's Code of Ethics and all relevant laws and regulations
- ▶ Acting with the highest ethical standards and integrity
- ▶ Acting in the best interests of our clients
- ▶ Providing consistently high standards of service
- ▶ Treating people fairly regardless of age, disability, gender reassignment, marriage/civil partnership, pregnancy/maternity, race, religion or belief, sex and sexual orientation

THE IQ PROMISE

Put you **first**

Communicate **clearly**

Take **ownership**

Pay attention to **detail**

Act with **integrity**

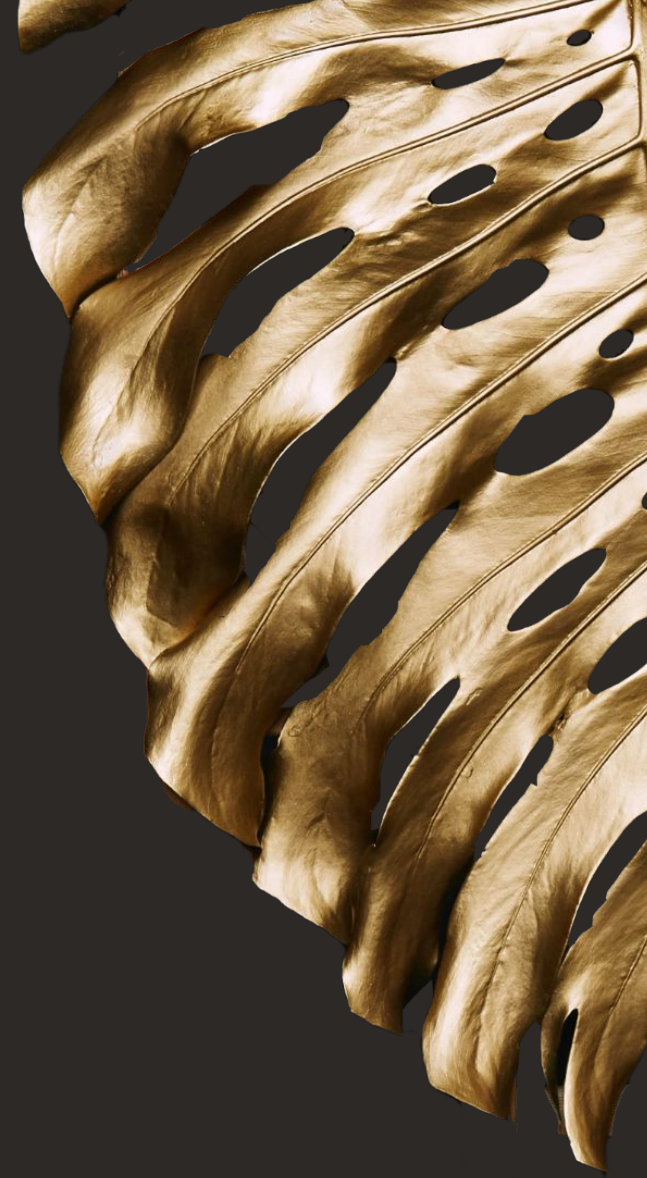
Chartered status is granted by the Chartered Insurance Institute (CII) to financial advice firms who make a public commitment to aligned ethics and values, provide knowledgeable advice backed up by qualifications and continued professional development.

By choosing IQ, you are choosing financial planners who have made a public commitment to professionalism. We must maintain standards of excellence in qualifications, ethics, business practices and professional development.

The CII sets the bar, we meet it.

Any Questions?
We would love to hear from you.

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investmentquorum.com



CISI
CHARTERED INSTITUTE FOR
SECURITIES & INVESTMENT



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