



Wealth Guide

**PERITUS**  
WEALTH

We think that looking after your financial wellbeing is as important as looking after your health.

We offer expert advice to help you make the most of your pensions and investments, helping you achieve your financial goals.

We'll also help you to protect the things that are important to you so you can relax knowing you have it all covered.



# Wealth Management



Wealth management is about protecting, preserving and increasing your assets – and we can help.

We will tailor an investment strategy to your individual needs to help protect your wealth, grow it, or use it to generate income.

## **What we do:**

- Ensure you use your tax allowances each year;
- Review your current policies to make sure they remain suitable for you;
- Work with you to help you achieve your goals and objectives, whatever they may be;
- Ensure that your wealth can be passed on to loved ones by minimising or mitigating any Inheritance Tax liability;
- The FCA does not regulate taxation advice.

## **What we don't do:**

- Look into a crystal ball – please note, we base our advice on our current understanding of tax legislation and regulations, which can be subject to change.

# Retirement



Planning for retirement is vital, and our specialists at Peritus Wealth can help.

We can prepare a bespoke financial plan to incorporate and streamline existing pensions or advise on setting up a new pension plan so that you are confident you can retire at your chosen age with the income you require.

## What we do:

- Offer clear, sound and sensible advice to help take the financial stress out of retirement;
- Provide a complete pension planning service;
- Develop a bespoke strategy designed to yield the best return based on your circumstances and preferences;
- Please remember the value of your investment can go down as well as up and you may not get back the full amount invested.

# Protection



At Peritus Wealth, we can't prevent unforeseen circumstances from happening, but we can help protect your family and your finances should the unexpected occur.

We offer a wide range of insurances and can provide you with the most suitable solutions to meet your needs.

## What we do:

- Make sure you and your family are properly protected should the worst happen;
- Take the stress out of finding the right cover;
- Work with leading specialist insurance providers to find the most suitable plan;
- We can also provide specialist advice to protect the continuity of your business incorporating Keyperson Cover, Shareholder Protection.

# Meet your Adviser

Senior Financial Adviser, Katherine Stallwood, has over 15 years of experience in finance. She helps individuals make plans for the future. Getting the best out of their investments. Ensuring they have protection in place for the people they love.

Katherine is passionate about providing the right advice to her clients. Making sure her clients have protection should anything happen or their circumstances change. Helping clients to understand the policies they have so they can retire at their planned age.

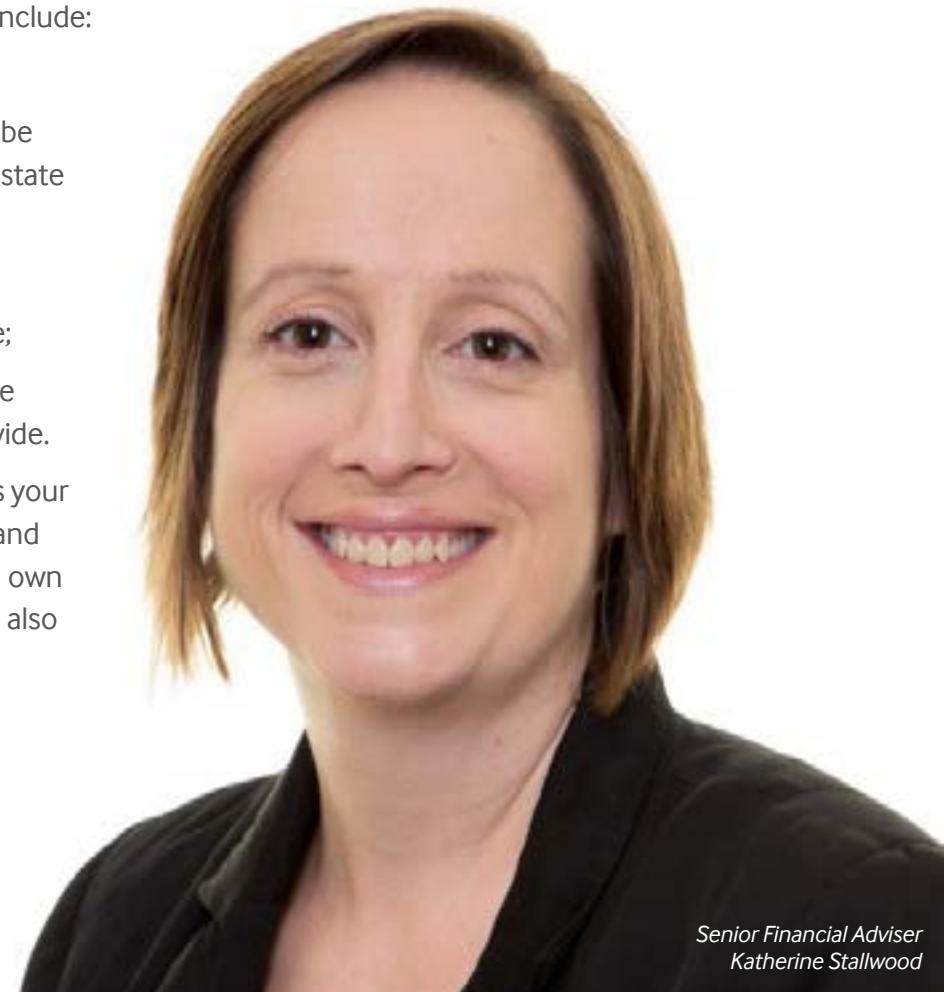
After discussing a clients future, Katherine will put a plan into place to achieve their goals. This could include:

- using cashflow modelling;
- looking at how income could be structured to fill the gap until state pension age;
- paying more into a pension;
- reviewing the retirement date;
- managing expectations on the lifestyle the pensions will provide.

Katherine is available to discuss your future retirement, investment and protection requirements. If you own a small business, Katherine can also provide advice on Group Plans.



For more information call **0773 9730 625**  
**[katherine@peritus-wealth.co.uk](mailto:katherine@peritus-wealth.co.uk)**



Senior Financial Adviser  
Katherine Stallwood

The value of an investment and income from it can go down as well as up. Your capital is at risk.



**Call 0191 230 5257**  
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