

# Willis Towers Watson Wealth Management

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## Expert advice for personal financial planning

**Willis Towers Watson Wealth Management provides the specialist skills and knowledge you need to develop and implement a comprehensive personal financial plan to help you grow and protect your wealth.**

Specialist financial planning is an ongoing process (this means we will work with you over the years to fine tune your plan). Personal circumstances, requirements and expectations will change over time, as do market conditions, rules and regulations.

We adopt an integrated approach to incorporate investments, pensions, estate planning, protection and lifetime cash flow modelling. No two clients are the same and we will work closely with you to achieve your personal objectives for both now and in the future.

We act in a clear and transparent manner and are happy to engage with you on both a fee basis or a pre-agreed commission payment.

### Who we are

Willis Towers Watson (WTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets.

We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance.



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## What we offer

Our highly qualified and experienced Wealth Management team can provide advice in the following areas:



Lifetime Cash Flow Modelling – to understand your future lifestyle requirements and develop a plan to ensure important milestones are met



Defined Benefit transfer considerations



Retirement planning



Protecting your family in the event of death, critical illness or other ill health



Investments – Individual, Corporate & Charities



Succession and Inheritance Tax planning



High Level Tax planning



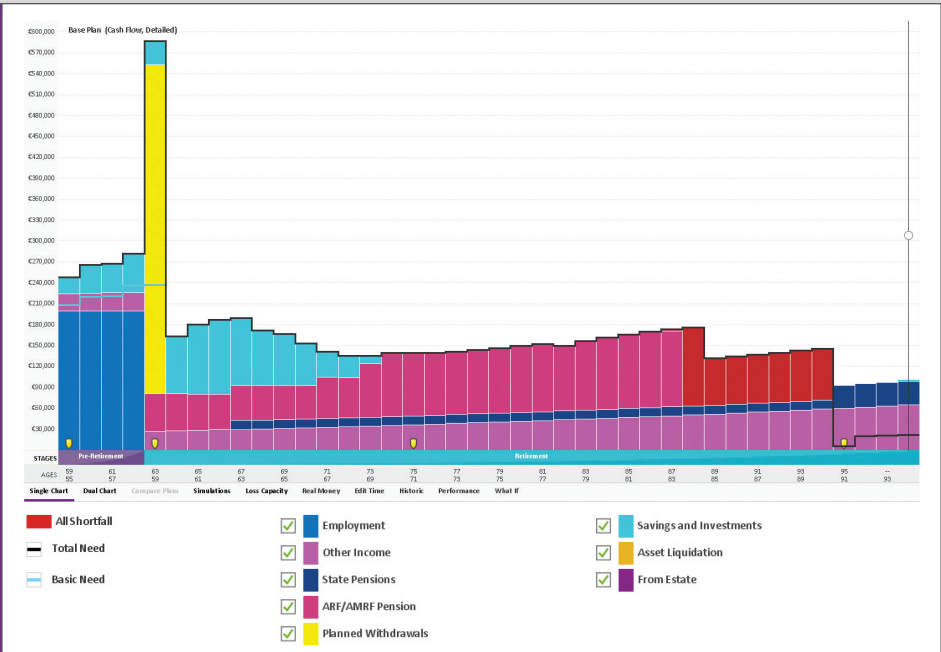
Corporate and business continuity planning

**Whatever your financial needs and requirements are, you'll receive:**

Your own comprehensive personal financial plan

# Lifetime Cash Flow: The glue behind your financial plan

The Lifetime Cash flow modelling is central to creating a personal financial plan and helping you understand and visualise your future financial needs and requirements. Complementing the information that you receive from your adviser, it enables you to forecast your financial position year by year, combining a number of factors such as expenditure, inflation, investment returns and tax rates. Most importantly, it visually helps to bring your money to life, helping to manage your assets, future goals and attitude to investment risk.



## Our Investment Philosophy

Our investment philosophy is the overall set of principles and strategies that guide and steer our investment decisions. It is reflected in the way we construct and manage client portfolios, which is based on our in-house research of the countries, investment styles and industry sectors that optimise investment returns depending on your particular risk profile.

### In-depth research and data analytics

It's important that we can explain our investment decisions and be clear on why we have recommended certain investments. In-depth research and data analytics forms the foundation of our investment philosophy.

### Risk profiling

We use advanced risk profiling tools to ascertain your risk profile and design bespoke investment solutions to match your risk profile and investment objectives.

### Stress tested

While investment performance hinges on many factors we cannot control, (e.g. financial market movements), there are factors we can control, such as the level of risk we take and whether you are being compensated for that risk. Our investment portfolios are stress tested to ensure we understand the risk and return characteristics.



# Our Process for developing your financial plan

Our Financial Planning process consists of the following six steps:



Initial Meeting & Identify Objectives	Gather Detailed Information	Prepare & Present Financial Plan	Implementation	On-going Client Service
<p>At our initial meeting (at WTW's expense) we discuss how we will work with you and the extent and cost of our services. A key part of the advice process is deciding what services are appropriate and whether we can add value.</p> <p>We will discuss your objectives, planning priorities, timescale for achieving them and how we can help you.</p>	<p>We gather relevant personal and financial information, so we can compile our recommendations and advice.</p> <p>In advance of our initial meeting, we will provide details of the information we will need so that you can be prepared. This ensures the meeting is of maximum value and we can focus on your individual objectives.</p>	<p>Following our initial meeting, we will gather further information about your current financial situation and policies, as well as any commitments you may have. We may need to work alongside other professional advisors, such as your accountant or solicitor to ensure all steps taken are part of a cohesive plan.</p> <p>We will then provide you with tailored financial recommendations which we will discuss with you to ensure you fully understand them.</p>	<p>The implementation stage will put in place the recommendations we have agreed. This may also include any broader or more complex planning that may be required, such as Trust work or estate planning.</p> <p>There may be a financial product required and we will assist you with any relevant application forms and additional information required by the product provider. We will then monitor the progress of your application through to completion and the issue of your policy documents, if appropriate.</p>	<p>Our aim is to build long-lasting, trusted business relationships with our clients and so we offer you the opportunity to have regular reviews with us.</p> <p>We will review your plans and recommend any changes to ensure your financial plan remains on track. This is an essential part of ensuring your arrangements take account of changing family circumstances or any changes in legislation that may occur.</p>

# What you can expect as a client



- Professional advice and support with direct access to your dedicated advisor
- A detailed comprehensive financial plan
- Access to our unique WTW Fund offerings and portfolios
- Our expert wealth management process
- Transparent costs and charges explained in advance
- A long-term commitment to the highest level of service
- Assistance in making informed decisions
- Quarterly valuations of your investments
- Biannual newsletters
- Regular investment seminars
- Online access to view valuations

## MORE INFORMATION

For more information on our offering and to discuss your financial planning needs, contact [gavin.moran@willistowerswatson.com](mailto:gavin.moran@willistowerswatson.com) or [stephen.darcy@willistowerswatson.com](mailto:stephen.darcy@willistowerswatson.com)

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