



Menzies Wealth Management

Professional, approachable
and dedicated to client care

“We are your trusted partner for clear,
robust and personalised financial advice.”

specialism[®]

Our highly qualified financial advisers can provide you with the support you need to create, maintain and protect your wealth throughout your and your family's lifetime.

Menzies Wealth Management brings a new, fresh outlook to the job of providing financial advice.

We distinguish ourselves from other financial advisers by focussing on our clients and their needs and not the promotion of investment products.



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Our financial planning process

Financial planning is a process. If the process is strictly followed, the chances of meeting your objectives and achieving financial independence will be considerably improved.

Stage One

The starting point is to create a profile of you, covering your personal circumstances, current financial situation and how you have arrived there. The more detail the better, because the clearer this picture of you and your finances is, the clearer the starting point of our journey. We will consider your family and your business, your tax position and your investments, so we can appraise the appropriateness of them in relation to your financial plan.

Stage Two

The second stage is to clarify where you want to go, your objectives, concerns and aspirations as well as your attitude to investment and other risks. This is especially important, as it will be critical to investment portfolio construction, a key aspect of your wealth management. We take

investment risk extremely seriously as we know we are dealing with your financial future. Therefore, we ensure that we truly understand your willingness and ability to tolerate risk.

Stage Three

The third stage is to analyse your current position and consider your objectives to determine the 'gap' between the goal and the reality. This gap analysis will enable us to clearly understand the journey you will need to travel in order to achieve your goals.

Stage Four

Stage four involves the creation of a roadmap or journey plan, which communicates the most efficient route from A to B. This roadmap is your wealth management. It will analyse your financial arrangements and make recommendations as to how your existing finances can be utilised. This will cover your assets, investments, liabilities and income. The plan will identify the cost of achieving your objectives, your financial independence and plan for

any disasters which may arise. Your plan can be multi-generational and can cover the effective and efficient distribution of assets on death, in accordance with your wishes.

Stage Five

The fifth stage of the process is implementation via an action plan. Without the implementation stage, the rest of the planning process can be worthless.

Stage Six

The final stage is to regularly review the plan and make modifications where required. Reviews should take place at least annually, but can be more frequent if you require it. The overall aim of the financial planning process is to help you reach your financial goals and develop or maintain your desired lifestyle, in the most efficient way possible. Financial planning gives consideration to strategies for the creation, distribution or protection of wealth specifically to meet your financial objectives.

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