

WATERMARK

Financial Planning

Life Changes. Make sure
your finances are protected.

Why choose Watermark?

WHO ARE WE?

Led by Directors Mark and Maria Sansum, the team at Watermark have all worked extensively in the finance sector and bring a wealth of combined experience from investments and taxation through to banking and independent financial services.

With a head office in Swansea and further offices in the historic towns of Chepstow (Monmouthshire) and Henley-in-Arden (Warwickshire), we offer a relaxed, discreet environment in which to discuss your requirements and take pride in the fact our business grows primarily from the recommendations of existing clients.

WHY CHOOSE US?

We provide bespoke solutions that are tailored to individual needs, as we understand that no two clients are the same.

As you go through life, your circumstances and lifestyle will change so it is important to ensure your financial plans adapt accordingly.

We give you access to an extensive portfolio of products and services that are beneficial to individuals, businesses or both.

We will keep you up to date with important changes to the financial services market and review your plan against these changes.



“Once a plan has been agreed, we will undertake regular reviews to ensure it is fit for purpose”

CONTACT US TODAY TO ARRANGE A REVIEW

enquiries@watermark-financial.co.uk

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“The financial world is fast paced and ever changing, so knowing where to turn when it comes to managing finances and planning for the future is key. At Watermark, we are here to help”

Retirement Planning

The State Pension alone will not be enough to ensure a comfortable retirement so it is worth reviewing your options as soon as you can.

A good retirement investment strategy starts with a longer-term approach.

This usually begins with more adventurous investing to build growth and then moves into less risky options to safeguard that growth as the planning nears its end.

Through our bespoke retirement planning services, we aim to produce the best return on your investments, helping you to reach your long-term aspirations.

A retirement review will look at your existing retirement plans to see if they are fit for purpose.

“Millions of people are not saving enough to have the income they are likely to want in old age”

The image shows the cover of a brochure titled 'A Guide to RETIREMENT PLANNING' by Watermark Financial Planning. The top of the cover features the company name 'WATERMARK FINANCIAL PLANNING' and the tagline 'For the flow of wealth'. Below this, the title 'A Guide to RETIREMENT PLANNING' is prominently displayed in large blue letters. Underneath the title, it says 'Developing strategies to accumulate wealth in order for you to enjoy your retirement years'. The central image on the cover depicts a man and a woman walking hand-in-hand on a beach at sunset. A green circular callout is overlaid on the bottom left of the cover, containing the text 'Retirement Planning' and 'What does your retirement look like?'. At the bottom of the cover, contact information is provided: 'Head Office: 18 Water Road, Swanton, SA1 9ZF, SA1 9TZ, 0800 980 990' and 'www.watermark-financial.co.uk'. There is also a smaller version of the same cover visible on the right side of the image.

A green circular callout containing the text: 'Flexible Income Drawdown' and 'How long will your retirement income last?'. The background of the callout shows a close-up of a calculator and a document with the word 'MARK' and 'LANN' visible.

WATERMARK
FINANCIAL PLANNING
"For the flow of wealth"

A GUIDE TO
**SELF-INVESTED
PERSONAL
PENSIONS**

Is it time to take more control
over your pension fund investments?

**Self Invested
Personal Pensions**
"Take more control
over your pension
fund investments"

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WATERMARK
FINANCIAL PLANNING
"For the flow of wealth"

A GUIDE TO
**AUTO
ENROLMENT**

HELPING PEOPLE IN THE
RACE TO RETIREMENT

Auto Enrolment
"Time is ticking,
are you ready?"

Tel: 0800 980 9920

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**DOWNLOADABLE
E-FACTSHEETS**

- Building a bigger pension
- Retirement options
- Wealth matters
- Self-Invested Personal Pensions
- Pension consolidation
- Planning for tomorrow
- Bridging the retirement gap

"We can work with you to develop strategies to accumulate wealth in order for you to enjoy your retirement years, by evaluating your goals, personal circumstances and projected living costs"

Investments, Savings & Inheritance Tax

We understand that every investor is unique and investments can be complex, which has led us to develop a highly innovative approach to investment.

As Independent Advisers we are not tied to any products or providers. We invest time researching the whole of the ever-changing market place enabling us to create your bespoke investment portfolio.

Your wealth might encompass businesses, property and investments in the UK and abroad that require specialist considerations.

By diversifying your investments, we can select assets that behave in different ways in order to maximise your returns.

Our inheritance tax advice could be invaluable in making sure that when it comes to passing on your assets, only your loved ones receive your wealth and not the tax man.

Advice from Watermark could be crucial in helping to keep your personal and business assets within your family.

**Some aspects of Inheritance Tax Planning are not regulated by the Financial Conduct Authority.*



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Investment

“Different ways to grow and protect your wealth”

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Financial Planning

A GUIDE TO INVESTMENT

DIFFERENT WAYS TO GROW AND PROTECT YOUR WEALTH

Investing for Income

“Are your investments generating reliable income?”

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“For the flow of wealth”

A GUIDE TO INVESTING FOR INCOME

to make more of your money by strategy and casting a wider net against inflation

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Chartered Banker

Member of the Financial Conduct Authority

Member of the Association of Investment Companies

Member of the Association of Financial Planners

Member of the Association of Personal Financial Planners

Member of the Association of Retirement Planners

Member of the Association of Wealth Management Advisors

Member of the Association of Financial Planners in Retirement

Member of the Association of Financial Planners in Business

Member of the Association of Financial Planners in Education

Member of the Association of Financial Planners in Healthcare

Member of the Association of Financial Planners in Real Estate

Member of the Association of Financial Planners in Tax

Member of the Association of Financial Planners in Estate Planning

Member of the Association of Financial Planners in Wealth Management

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Member of the Association of Financial Planners in Education Planning

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Member of the Association of Financial Planners in Estate Planning

WATERMARK

FINANCIAL PLANNING

“For the flow of wealth”

A GUIDE TO INDIVIDUAL SAVINGS ACCOUNTS

Making the right moves to build tax-efficient wealth for your financial personality



Individual Savings Accounts

“is your ISA being used to its full potential?”

DOWNLOADABLE E-FACTSHEETS

- Trust in your future
- Financial protection for you and your family
- Making a will
- Wealth protection

“Have you future-proofed your wealth?”

Protection Planning

The implementation of a robust wealth protection strategy is equally as important as a wealth creation strategy.

Watermark offers solutions to protect you and your estate, helping to ensure your financial goals are met and your family and children are protected.

If your business partner was too ill to work or died suddenly, our services can help prevent majority shares ending up in the wrong hands.

If your business has a small number of people who are critical to its success have you considered what would happen if a key person were taken seriously ill or died suddenly?

Wealth Protection
 “have you defended your families inheritance from the tax man?”

Business Protection

“is a key person all that keeps your business in the black?”

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“For the flow of wealth”

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 “For the flow of wealth”

BUSINESS PROTECTION

Have you considered what would happen if a key person were taken seriously ill or died suddenly?

Key person insurance is designed to compensate a business for the financial loss brought about by the death or critical illness of a key employee, such as a company director. It can provide a valuable cash injection to the business to add a potential loss of turnover and provide funds to replace the key person.

Share and partnership protection provides an agreement between shareholding directors or partners in a business, supported by life insurance to ensure that there are sufficient funds for the survivor to purchase the shares. It is designed to ensure that the control of the business is retained by the remaining partners or directors but the value of the deceased's interest in the business is passed to their chosen beneficiaries in the most tax-efficient manner possible.

If a shareholding director or partner were to die, the implications for your business could be very serious indeed. Not only would you lose their experience and expertise, but as a director, too, what might happen to their shares.

The shares might pass to someone who has no knowledge or interest in your business. Or you may discover that you can't afford to buy the shareholding. It's even possible that the person to whom the shares are passed then becomes a majority position to sell the company.

The shareholding directors or partner enter into an agreement that binds the obligation on either party but either gives both parties an option to purchase the shares. In either case it is the exercise of this option that is critical. This type of agreement is generally known as a 'buy-sell agreement' or a 'shareholders' agreement'.

These are essential areas for private limited companies to explore.

Key person insurance - compensation to a pre-agreed limit for the loss of a key person, including especially appropriate if your business employs.

Critical illness cover - pays a lump sum if a key person dies, such as a heart attack or cancer.

Income protection insurance - paying their salaries while they are unable to work.

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BUSINESS PROTECTION

HAVE YOU OVERLOOKED YOUR MOST IMPORTANT ASSETS, THE PEOPLE WHO DRIVE YOUR BUSINESS?



Key person insurance is designed to compensate a business for the financial loss brought about by the death or critical illness of a key employee, such as a company director.

Every business has key people who are driving it forward. Many businesses recognise the need to insure their company property, equipment and fixed assets. However, they continually overlook their most important assets, the people who drive the business - a key employee, director or shareholder.

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Financial Planning

A GUIDE TO **CRITICAL ILLNESS PROTECTION**



**Critical
Illness Cover**
“If you were unable
to work, what
would happen?”

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Financial Planning

Chartered Banker

Professional Financial Adviser

LIFE ASSURANCE

HAVE YOU PROVIDED A FINANCIAL SAFETY NET FOR YOUR LOVED ONES?



Life assurance helps your dependants to cope financially in the event of your premature death.



Bad news can impact on any one of us at any time, in the form of an illness, or sudden death. We don't like to think about it, but we do have to plan for it. Having the correct protection strategy in place will enable you to protect your family's lifestyle if your income suddenly changes due to premature death or illness. But choosing the right option can be difficult without obtaining professional advice to ensure you protect your family from financial hardship.

Professional advice

Obtaining professional advice is essential to making an informed decision about the most suitable sum assured, premium, terms and payment provisions. We work with our clients to create tailored protection strategies that meet their financial goals and needs and we're committed to ensuring that our clients enjoy the best financial planning services available.

Whether you're looking to provide a financial safety net for your loved ones, moving house or a first time buyer looking to arrange your mortgage life insurance - or simply wanting to add some cover to what you've already got - you'll want to make sure you choose the right type of cover. That's why obtaining the right advice and knowing which products to choose - including the most suitable sum assured, premium, terms and payment provisions - is essential.

Under-insured

Life assurance helps your dependants to cope financially in the event of your premature death. When you take out life insurance, you set the amount you want the policy to pay out should you die - this is called the 'sum assured'. Even if you appreciate that currently you have sufficient life insurance, you'll probably need more later on if your circumstances change. If you don't reassess your policy as key events happen throughout your life, you may risk being seriously under-insured.

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Stages in your life

As you reach different stages in your life, the need for protection will inevitably change. These are typical events when you should review your life assurance requirements:

- Buying your first home with a partner
- Having other debts and dependants
- Getting married or entering into a civil partnership
- Starting a family
- Becoming a stay-at-home parent
- Having more children
- Moving to a bigger property
- Salary increases
- Changing your job
- Reaching retirement
- Relying on someone else to support you
- Personal guarantees for business loans

Lifestyle factors

Your life assurance premiums will vary according to a number of different factors, including the sum assured and the length of your policy. The key lifestyle factors such as your age, state of health and whether:

if you have a spouse, children or other dependants, your own health, your occupation, your smoking status, your drinking habits, and whether you have any pre-existing medical conditions. After you've taken out your policy, you should review it at least once a year to make sure you still have enough cover to you to do what you want to do. Your family's needs and circumstances can change over time.

DOWNLOADABLE E-FACTSHEETS

- Life assurance
- Term assurance
- Whole of life assurance
- Critical illness cover
- Long-term care funding

“Are your family and
business protected for
the future?”

Life Assurance
“are your loved ones
protected should the
inevitable happen
suddenly?”

Our Process

1

UNDERSTAND

By meeting with you, we will understand your circumstances, lifestyle and more importantly, your aspirations. We will outline how we work, the different levels of service available and answer any questions you may have.



2

IDENTIFY

Once we understand what you need, we will identify your financial goals, your existing financial products, prioritise the services you require and capture the data we need to tailor a financial plan to your individual needs.



3

RESEARCH

Our experienced team will research the products and services available to you; we will identify suitable tax and investment strategies and collaborate with industry specialists to develop a financial plan that underpins the advice we give.

6

REVIEW

As you go through life, not only will your circumstances and lifestyle change but HMRC legislation and the products and services available in the marketplace will change too. To adapt to these changes, we will undertake regular reviews of your plan to ensure it is fit for purpose.



5

IMPLEMENTATION

Once agreed, we will implement your bespoke financial plan activating any policies and investments ensuring all paperwork is signed and up to date, all carried out in an accurate and timely manner.



4

PRESENTATION

We will present the financial plan outlining the features and benefits as well as why we have selected each product or service. We will answer any questions you may have and undertake any fine-tuning as required.

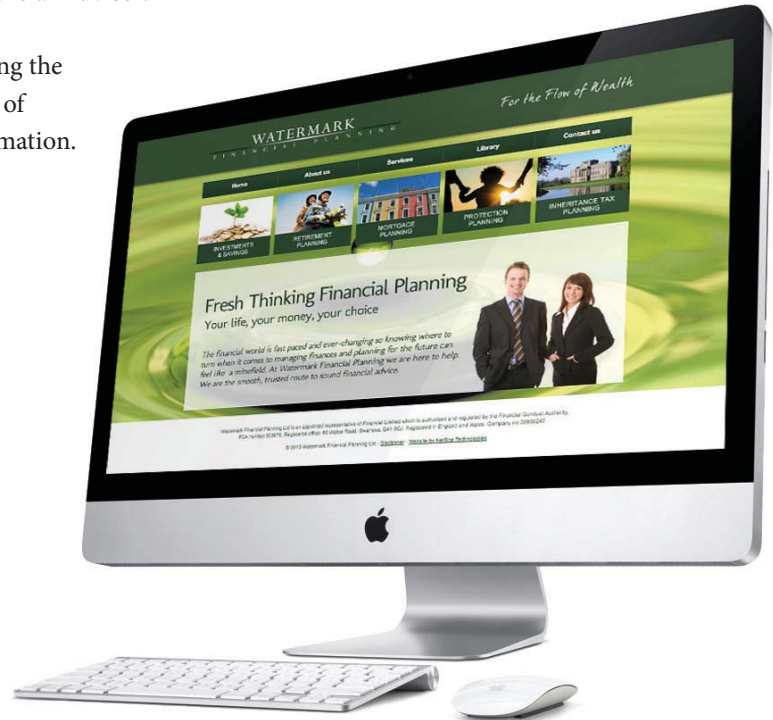
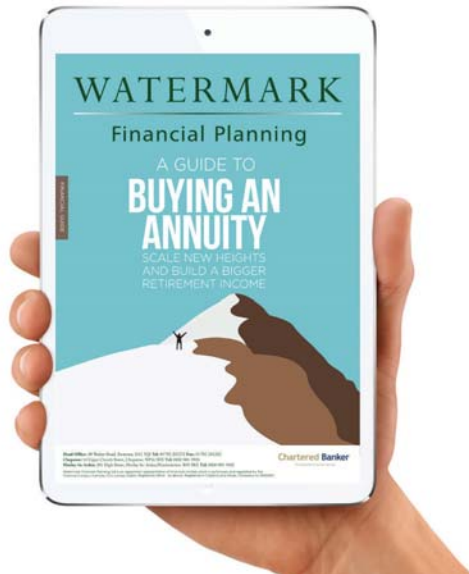



Watermark Guides

For those who are considering their financial plan, our download guides available from www.watermark-financial.co.uk are a great way to understand the key areas of financial planning before meeting our Financial Advisor.

The site is also home to our bi-monthly newsletters outlining the latest changes in the marketplace as well as listing a library of previous newsletters that contain useful, easy to read information.

“Useful downloads for you to consider”





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