Mattioli Woods plc

Wealth
creation is achieved by steering you in the right direction, delivered through our expertise and trusted
Management

Wealth management
Creating and preserving wealth.

About Mattioli Woods plc

From the young entrepreneur in the early stages of their career, to the retired property developer couple with a combined wealth of more than £20 million, Mattioli Woods is here to help and support our clients in protecting and growing their finances to meet their aims and ambitions.

The same applies to the directors and managers of companies – whether they sit at the helm of an internationally head-quartered business opening offices in the UK or a developed company with offices across multiple sites, we support their individual requirements as well as helping them create the right benefits package for their employees. Whatever the situation, we provide our clients with a consistent all-embracing approach, designed to develop a clear strategy supported by sound investment initiatives and a long-term perspective.

Employing almost 700 people, Mattioli Woods is an AIM-listed company forging ahead with its plans for growth and expansion, that will always be proud of the fact our clients, individual or corporate – are the very reason we do what we do.

Our principal services include:

- **wealth management** – pensions, investments, financial planning and protection
- **employee benefits** – pensions, flexible benefits, healthcare, financial education
- **asset management** – multi-asset portfolio management, structured products and tax strategies
- **property fund management** – real estate investment trust, syndicated property and property insurance
- **professional adviser services** – SIPP, SSAS and trustee services

What is wealth management?
Successful wealth management is the integration of financial planning and asset management.

Using a range of pensions, investments, funds and financial planning techniques to maximise the value of your assets, Mattioli Woods can help you manage your finances to ensure they are meeting your business and personal wealth needs both now and in the future.

Several companies provide pensions and investment advice – however, we have remained uniquely placed by delivering a consultant-led approach towards your planning, delivering this with the integration of products and asset management solutions.

A flavour of our core services includes pensions, investments, fund management, protection and asset management services. From our heritage as a leading pensions adviser, our impressive growth and development means we are now one of the premier financial services companies in the UK providing such a broad range of wealth management and investment expertise.

We put clients at the heart of everything we do, with the objective of growing and preserving your assets while giving you control and understanding of your overall financial position. Our group now manages billions of assets, providing you with financial strength and peace of mind.

Our focus is on providing the highest levels of personal service, ensuring we maintain close relationships with you to:

- proactively anticipate your needs
- deliver great outcomes
- extend our range of products and services, embracing innovation in both new investment products and technology
- consolidate and increase the value of your investments

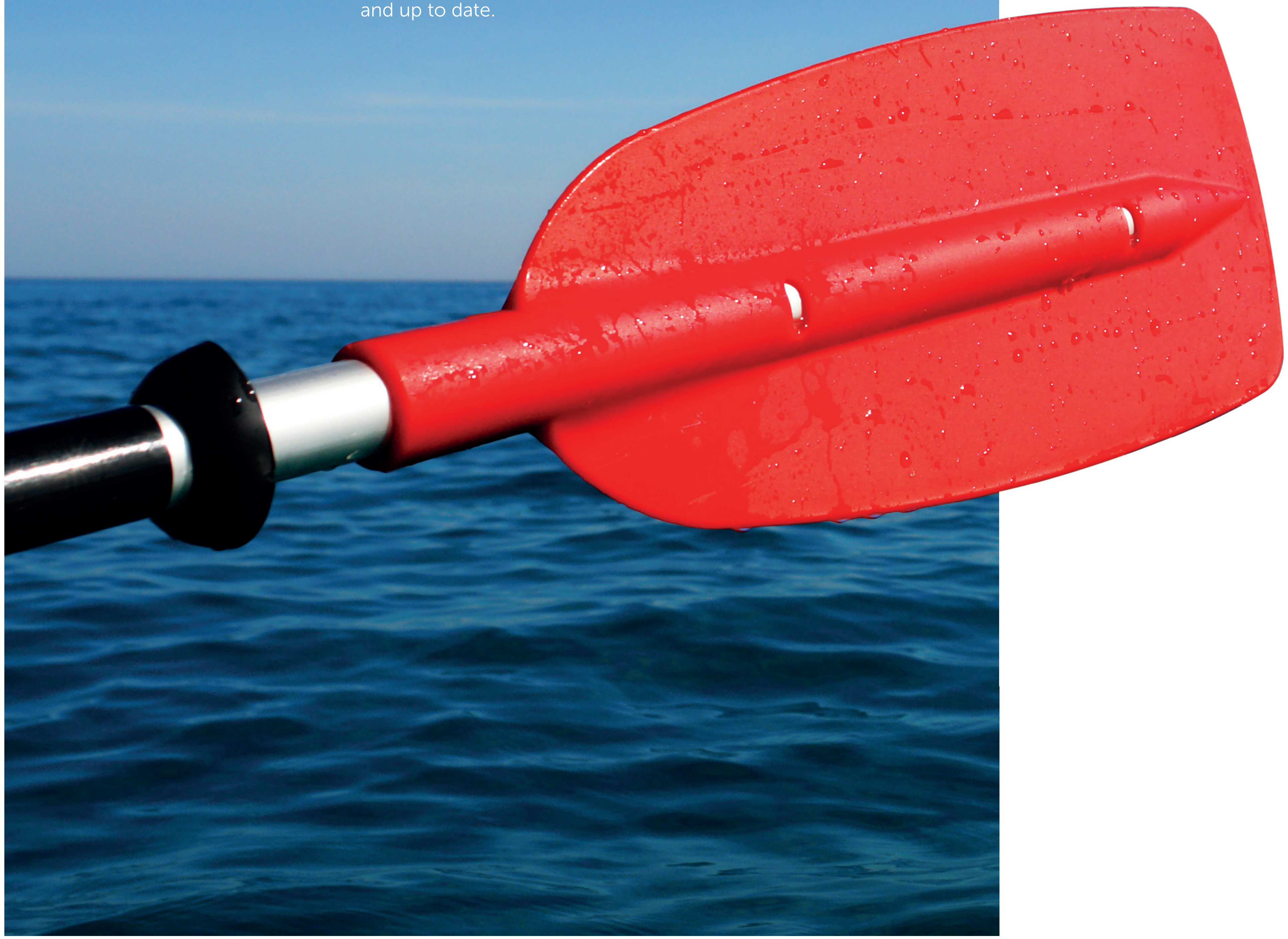
Wealth management

- Estate and inheritance planning
- Managing your portfolio
- Pensions
- Asset management
- Property
- Protection
- Total Wealth®

Estate and inheritance planning

Planning for the next generation and the potential impact of inheritance tax (IHT) is important in wealth planning.

A good, balanced approach to financial planning can mitigate or minimise the effects of IHT and we can advise on strategies to improve your position in this area using a number of different solutions. Our focus centres on what you want to happen in these circumstances, with regular reviews to ensure these wishes are documented and up to date.



Managing your portfolio

As a client of Mattioli Woods, you will have exclusive access to our portfolio management service.

Here, your investments will be actively managed by our team on a day-to-day basis, allowing you to benefit from:

- active asset management
- access to a broad range of asset classes and greater diversification of investments
- efficient distribution of risk
- a risk-adjusted portfolio of investments in one cost-effective and efficient structure

In choosing Mattioli Woods, you will soon be able to access our new Total Wealth online platform, which gives you access to your portfolio from any device at any time (see 'Total Wealth®' section).

Pensions

As a specialist wealth management company, we provide retirement and pensions planning advice and support services including trusteeship, administration, consultancy and investment advice.

We are a leader in the provision of self-invested personal pension (SIPP) and small self-administered pension scheme (SSAS) arrangements – these are often central to life planning strategies. In fact, we were one of the first providers to offer SIPPs in the UK, with our technical expertise, long-standing reputation and expansion in the market leading us to surpass our competitors.

We provide:

- a simple and transparent fee structure
- access to a choice of investment portfolios according to your risk appetite
- detailed performance updates
- regular communications on investment strategy and portfolio adjustments

We maintain our technical edge through our in-depth understanding of UK pension legislation, which translates into meaningful advice given to clients by our team of financial advisers. We have a dedicated technical team whose responsibility is to deal with complex and challenging technical information and provide solutions.

Our pension schemes are managed by a team of two – the financial adviser/pension consultant and a dedicated client relationship manager. This integrated style of management ensures a bespoke service, personalised for you.

Through this, we aim to help you:

- build a pot of money in a tax-efficient manner to provide you with an income in retirement
- access flexibility in a broad range of investment opportunities
- dovetail pension and business interests where appropriate
- create the right structure to enhance the potential of pension assets owned by the scheme
- access the flexible taking of benefits upon retirement

Asset management

A big part of our wealth management service is our asset management proposition, where discretionary management and the provision of bespoke investment advice sit together proudly.

Through our team, we help you invest your finances using a variety of traditional and alternative product offerings.

Mattioli Woods' total assets under management and advice has increased greatly over the years, enhancing the quality of our offering, while the migration of client assets under advice to assets under management allows us to deliver a far more efficient wealth management service.

Our services are delivered by a dedicated team with many years' experience in finance and investment.

Property and property fund management

Over the last 16 years, we have developed and managed a nationwide property portfolio in excess of 150 properties, with an aggregate value of more than £500 million.

Our property management business Custodian Capital facilitates direct property ownership on behalf of pension schemes and private clients. It is also the discretionary fund manager of Custodian REIT plc, a UK-based real estate investment trust listed on the London Stock Exchange. Based on good quality properties with institutional grade tenants, the REIT typically provides stable returns over the long term, with our property team offering years of experience in commercial property investment.

Custodian Capital also manages our Private Investors Club, members of which are entitled to:

- investment diversification
- flexible and tax transparent structures
- exclusive investment promotions
- a full investment service

Becoming a member of the Private Investors Club will give you access to considerable benefits in both investment diversification and potential returns.*

*Investors need to be aware of the risks. In recent examples, investments have been secured by way of a legal charge over an underlying property asset. As a consequence, membership is exclusive to investors who satisfy specific eligibility criteria.

Protection

Another integral part of wealth management is having appropriate protection cover on death, or for life's unexpected events.

Through MWProtect, we deliver holistic protection planning suitable to your needs. The benefits of having this in place include:

- providing financial security to your loved ones and business associates during difficult times, such as critical illness or death
- helping maintain your standard of living should you not be able to earn for a period of time
- providing you and your loved ones with peace of mind, should the unexpected occur

Through MWProtect, we will provide clear guidance and advice on your protection needs, including researching the market for the most appropriate protection cover for you.

We also have our in-house will-writing service, and can help with lasting powers of attorney.

Get in touch

For more information, or to arrange a meeting to discuss your wealth management strategy, please email us at **info@mattioliwoods.com**, or contact your Mattioli Woods consultant.

Initial meetings are held at our expense and on a without-obligation basis. The purpose of the meeting is to gain a full understanding of your position, key issues and objectives, and for you to gain a real insight into Mattioli Woods and our capabilities.

Mattioli Woods plc is a leading provider of wealth management and employee benefit services.

We pride ourselves in building long-term relationships to provide trusted advice, high standards, and a personalised delivery.

We provide our clients with an all-embracing and integrated approach designed to develop a clear strategy for financial plans, supported by sound investment and taxation initiatives.

This document has been produced for information purposes only. It is not intended to be an invitation to buy or act upon the comments made. All investment decisions should be taken with advice, given appropriate knowledge of the investor's circumstances and one must satisfy certain investor criteria before being considered eligible to invest. Any forward-looking statements and forecasted returns represent the current views of Mattioli Woods plc and may be subject to change. Your capital may be at risk and past performance is not a guide to future returns. Mattioli Woods plc is authorised and regulated by the Financial Conduct Authority.