

Good Wealth

If you're as depressed as your investments are, read on...

Local independent financial advisors SMB Wealth Management believe that everyone deserves individually tailored and affordable financial advice. All their clients get top class service, backed up by expert knowledge and long experience in the financial services sector. Two of their specialist areas are touched on below:



**"Extra eyes"
for high net
worth
investors**

SMB Wealth Management know that all investors share some common

concerns – performance, obviously, but also poor communication from investment managers, too much paperwork and not enough personal attention. To ease these worries, SMB meet investment managers and SIPP providers, monitor investment performance, reduce the burden of paperwork and report back in clear language. In many cases, SMB can be remunerated by the investment manager out of the existing annual management charges, so the benefit of always having "another pair of eyes" to watch over their interests can often come at no extra cost to clients.

Pensions planning – a success story

A female client came to SMB Wealth Management for affordable advice from a female advisor. Amongst other investments she had a small

occupational pension, which had offered her tax-free cash of £6,900 and a pension of £1,150 p.a. She wanted the maximum permitted amount in cash to go towards a new car and kitchen. Using a combination of technical knowledge and sheer persistence, experts at SMB established that she was entitled to extra cash, then they got an unfair penalty removed and then found her an enhanced annuity rate. She actually received nearly £19,000 tax-free cash and an annual pension of £750. They can't guarantee to do this for everyone, but they've certainly restored that lady's faith in financial advice! □

SMB Wealth Management Ltd work on a fee or commission basis by agreement. The first meeting is free and without obligation. Contact them on **01442 500312** or **020 8440 1379** or email **INFO@SMBWEALTH.CO.UK** and visit their website at **WWW.SMBWEALTH.CO.UK**

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