



GUIDE TO  
**OUR SERVICES**



**OLDMUTUAL**  
WEALTH  

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PRIVATE CLIENT ADVISERS



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## THE PURPOSE OF THIS DOCUMENT IS TO:

- provide information about our business and services so that you know what to expect when working with us
- give reassurance about how we are regulated, and what security and peace of mind you can expect to receive
- link to our 'Terms of Business' document, where more specific information can be found regarding our fees and services.

## WE AIM TO DO THIS BY HELPING YOU UNDERSTAND:

- more about us
- which areas of advice we can help you with
- the range of solutions that we can consider when delivering our advice
- the security, protection and peace of mind you can expect to benefit from
- our proven yet leading-edge process that we use to deliver the solutions you require
- the value we add to you now and going forward.

# INTRODUCTION

**Old Mutual Wealth Private Client Advisers aims to be the premier financial planning firm, providing quality advice to all our clients across the UK.**

We aim to make complex things simple and be known as our clients' trusted financial planner.

We invest not only in technology, but in the professional development of our financial planners and support staff to facilitate this.

Long-term security and peace of mind is key to us and our clients. We are part of the largest financial advice network in the UK (Intrinsic), which in turn is owned by Quilter plc, a leading wealth management business in the UK and internationally.

WE AIM TO SECURE THE FINANCIAL FUTURE OF OUR CUSTOMERS THROUGH LONG TERM RELATIONSHIPS AND DELIVERING TRUSTED ADVICE-BASED SOLUTIONS.

## INVESTING FOR NOW

### MAXIMISING YOUR WEALTH

- Before retirement
- In retirement
- Reducing tax
- Generating income

## INVESTING FOR YOUR FUTURE

### PROTECTING YOUR WEALTH

- Death
- Illness
- Incapacity
- Taxation

### GROWING AND PROTECTING WHAT IS IMPORTANT TO YOU

### TRANSFERRING YOUR WEALTH

- To family
- To loved ones
- Into trust
- To charity

### BUILDING YOUR WEALTH

- Personal
- Family
- Business
- Property

# OUR CLIENT CHARTER

## We aim to provide a fully comprehensive service to all of our clients

- We are confident that we will deliver a high-quality service that will be among the best in the financial services industry
- We continually strive to improve our professionalism through personal development
- We follow the principles of Treating Customers Fairly set out by the Financial Conduct Authority
- If any material interest or conflict of interest should arise in business that we are arranging for you, we will let you know and ask for your consent before we carry out your instructions
- Our processes and procedures follow the guidelines as laid down by our business support network – Intrinsic Financial Planning Limited, which is authorised and regulated by the Financial Conduct Authority
- We like to treat our clients as we would expect to be treated. We like to hear how we've performed so please feel free to let us know. If you are ever dissatisfied with the service you've received we will do our best to put it right.



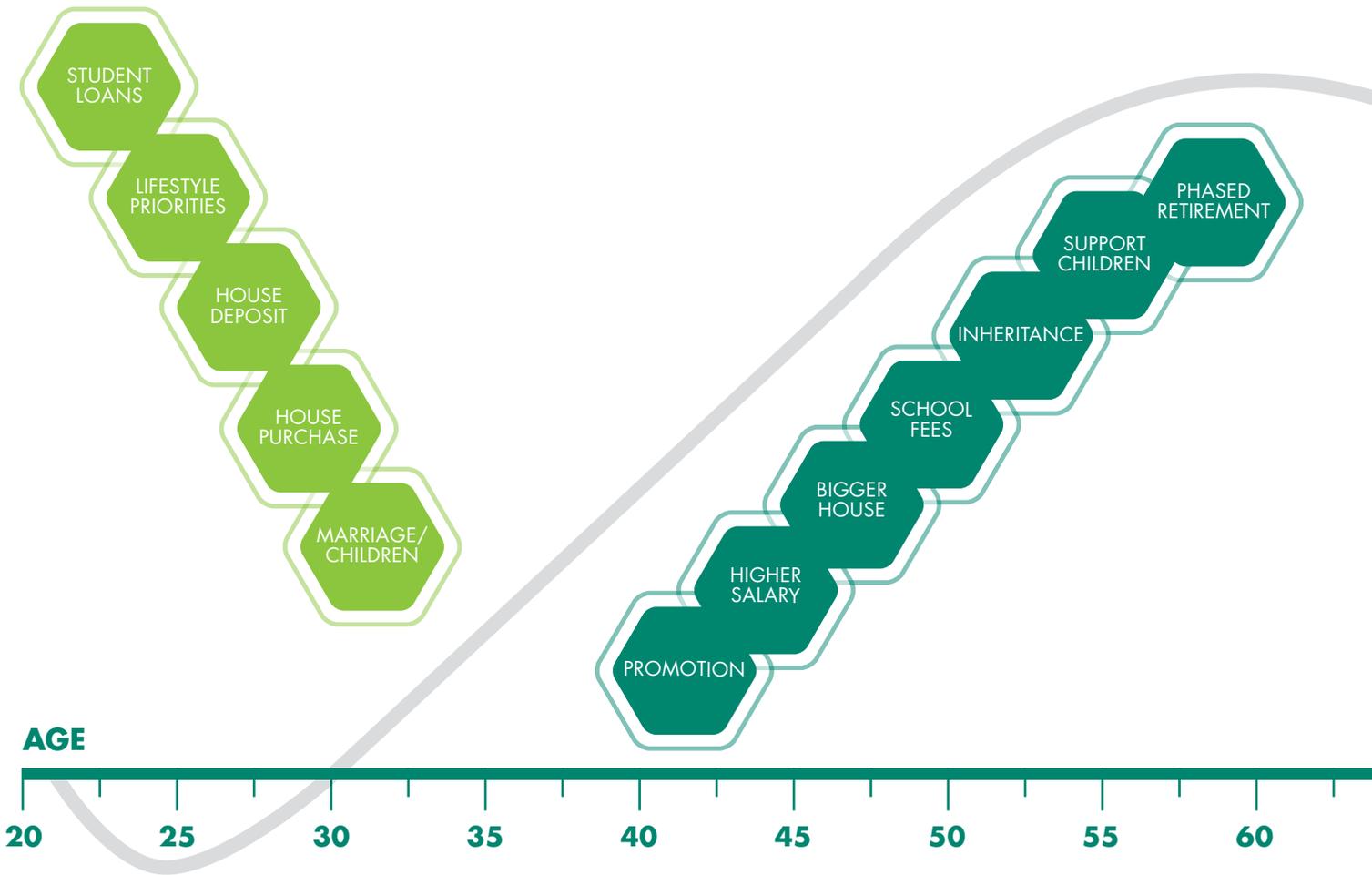
## IF YOU ARE UNHAPPY WITH OUR SERVICE

If you have a complaint about your adviser, or any financial advice you have received from your adviser, please contact us:

Intrinsic Complaints Department, Riverside House,  
The Waterfront Newcastle upon Tyne. NE15 8NY  
**Email:** [complaints@intrinsicfs.com](mailto:complaints@intrinsicfs.com) **Tel:** 0191 241 0700

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

# THE STAGES OF FINANCIAL LIFE WHERE WE CAN HELP YOU



## WEALTH MANAGEMENT

Savings, investments, tax planning, retirement planning

## PERSONAL & BUSINESS PROTECTION

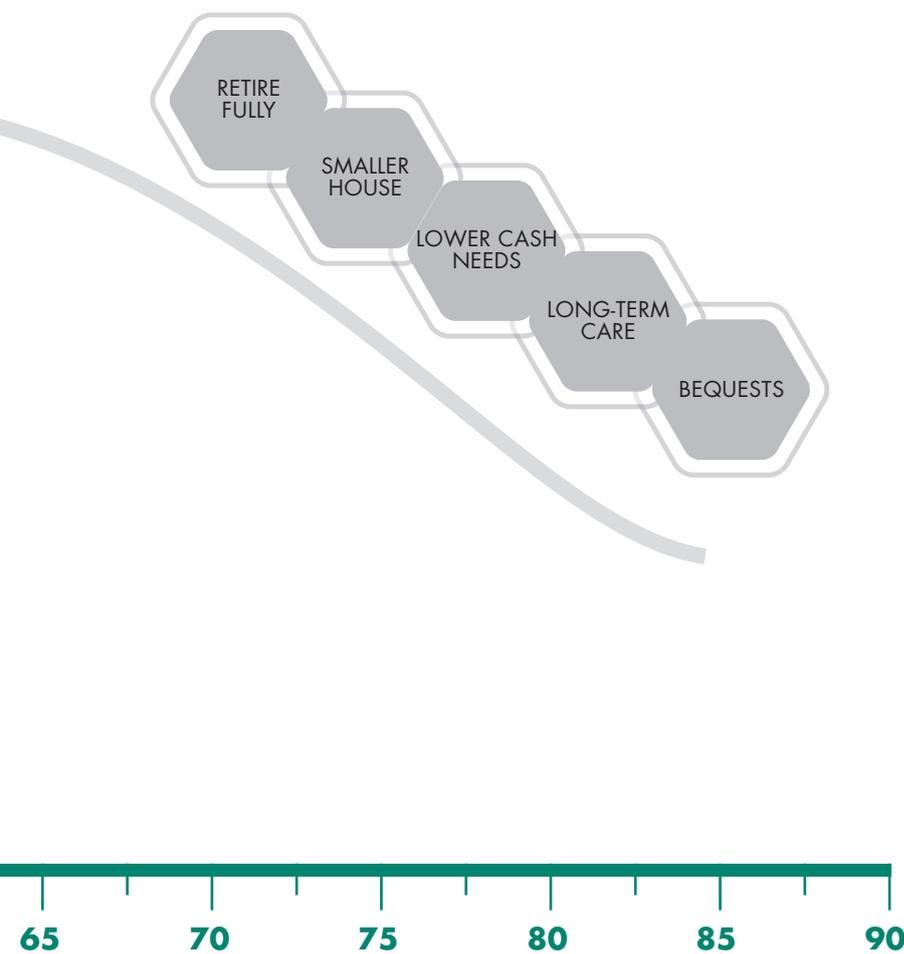
Life cover, critical illness cover, income protection cover, business cover

## WEALTH PRESERVATION

Estate planning, succession planning

## RETIREMENT PLANNING

Pension funds, personal funds, company or trustees funds



**CONSERVATION**

Succession planning, trusts, key business person

**PROTECTING WEALTH**

Protecting you and your family's standard of living against the unexpected.

**PROPERTY WEALTH**

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

**MANAGING WEALTH**

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

**CREATING WEALTH**

Ensuring you maximise your standard of living for when you do not want to work so hard.

**BUSINESS WEALTH**

Helping small and medium-sized enterprises to grow and become more profitable.

**PRESERVING WEALTH**

Preserving the value of your estate for the benefit of your family.

**RETAINING WEALTH**

Retaining more of your hard-earned money legally and ethically.

## THE MARKETPLACE WE REVIEW ON YOUR BEHALF

**The marketplace we review on your behalf is restricted in respect of the providers that we will consider as follows:**

OUR FIRM IS AN  
APPOINTED REPRESENTATIVE  
OF (AND OWNED BY)  
THE INTRINSIC GROUP,  
THE FINANCIAL ADVISORY  
ARM OF QUILTER PLC.

### 1. CORE

For new investments we will first consider whether your needs can be met with a product from Old Mutual Wealth and/or a managed investment portfolio from Quilter Investors or Quilter Cheviot. We call this our core proposition.

### 2. MATRIX

In the event that your requirements cannot be met by our core proposition we can recommend a product from a wider panel of providers. (We will provide a list of these providers at your request).

### 3. WHOLE OF MARKET

In exceptional circumstances, if you were to require a very specialised product that is not available from Quilter or the Intrinsic panel, then we can search the whole market to meet your needs. For example, if you had a requirement to use a product like a Venture Capital Trust or Enterprise Investment Scheme.

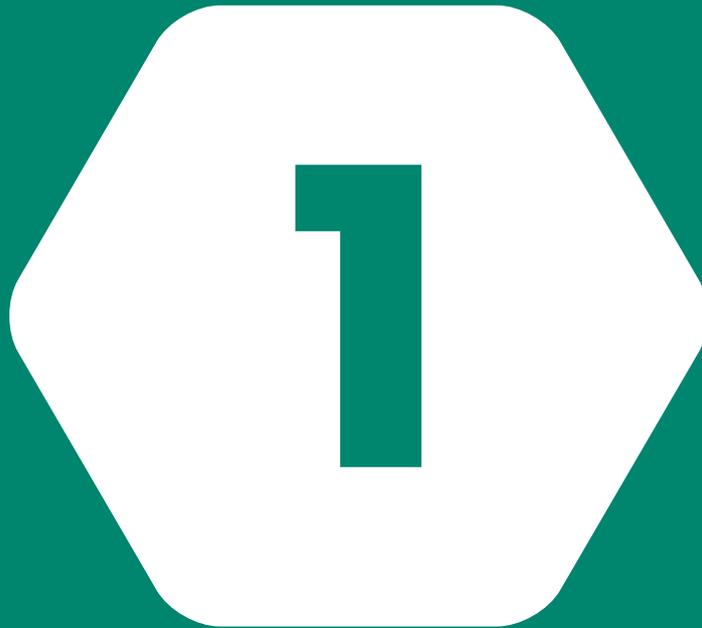
### EXISTING INVESTMENTS

If you already have a product or portfolio with another company we will first conduct an analysis of what you have. This will help us to advise you on how likely you may be to achieve your long-term goals in your current position, and we may recommend that this is retained. However, should we find clear indicators that your interests will be better served by moving to our core proposition or our wider panel then we may recommend that you take action.

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## OUR INVESTMENT SOLUTIONS

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**OLD MUTUAL WEALTH PRIVATE CLIENT ADVISERS  
CORE INVESTMENT PROPOSITION**



**INTRINSIC MATRIX**



**WHOLE OF MARKET**

## YOUR PEACE OF MIND AND PROTECTION

**We subscribe to, and abide by, a number of laws and regulations that exist for your protection, confidentiality, and security.**

YOU CAN FIND MORE INFORMATION IN OUR TERMS OF BUSINESS DOCUMENT, WHICH YOU SHOULD READ WITH THIS GUIDE.

### THESE INCLUDE:

- The Financial Conduct Authority (FCA) – our regulator. We will tell you if any product or service recommended is not regulated by the FCA.
- The Financial Services Compensation Scheme (FSCS) – for your financial security.
- The Data Protection Act (DPA) – for confidentiality.
- The Financial Ombudsman Service – an independent and impartial body to help resolve complaints between financial businesses and their customers.
- Law – all our agreements are in accordance with the laws of England and Wales. The laws concerning property, conveyancing, trusts and power of attorney can differ if you live in Scotland or Northern Ireland.
- Financial Crime – we support the Proceeds of Crime Act, and all efforts to eliminate money laundering.
- Other interests – we pride ourselves on being impartial. To avoid doubt we tell you if any conflicts of interest exist.
- Loans and ownership – we want you to know who owns us, and the network we belong to.

### YOUR PORTFOLIO

- When we arrange an investment for you it will typically be made into a collective investment fund or managed portfolio service. These portfolios have a range of different investment strategies. We will recommend one that aligns with your attitude to risk, your personal investment objectives, and the period of time you wish to invest for.
- Your portfolio will typically be held on an investment platform that we recommend for you. Once we have completed the advice process the investment will be made for you on that platform in a timely manner, and in accordance with our Best Execution Policy.
- Once we have agreed on an appropriate solution we will provide you with full details of the investment portfolio, platform, and all associated costs. Please ask your adviser for further details.

# OUR PROCESS FOR PROVIDING YOU WITH QUALITY ADVICE

You are not obliged to implement any of our recommendations. However, we may still charge a fee for our advice.

## REVIEW

Nothing stands still, so it makes sense to review your plans regularly. We suggest you do this annually.

This way you will find out if your plans are affected by changes to legislation or taxation. You will also hear from us if we have something that we feel will interest you.

## UNDERSTANDING YOU

By gathering information from you we will find out about any plans you already have in place. Then by exploring your attitude to risk and return, and your hopes and aspirations, we will build a picture of what you want to achieve.

At this stage you will find out what to expect from us and how you will benefit from using us. We do not usually charge a fee for this stage.



## IMPLEMENTATION

Like most of our clients, you will probably prefer us to do the necessary work to put your plan into action. This will save you a lot of time and effort and ensure your plans are set up correctly. We will charge you a fee for doing this, which we will explain to you.

Alternatively, you may decide to implement our recommendations yourself, in which case we just charge you for our time and advice.

## PLANNING

We'll explore and research various scenarios to make the best use of your existing plans. We'll then recommend how you can build on your existing plans so you give yourself the best chance of achieving your goals.

# HOW TO PAY FOR OUR SERVICES

YOU WILL BE UNDER NO OBLIGATION TO IMPLEMENT ANY RECOMMENDATIONS WE MAKE BUT AN ADVICE CHARGE MAY STILL BE PAYABLE FOR THE WORK UNDERTAKEN.

**It is very important that you understand how we will be paid for our services:**

## CHOICE

You choose how you pay us, whether you take up our ongoing service offer or simply want us to help you with a one-off financial need.

## OPTIONS

We will discuss your payment options with you and answer any questions you have.

## AGREED ADVICE FEES

We will not charge you until we have agreed with you how we will be paid.

## TRANSPARENT

You will receive clear details on what the total charge is, the advice or service it relates to, how it has been calculated and when it is due to be paid.

## VAT

We provide an intermediation service which normally means no VAT is payable, but there may be times when it is, and we will advise you of this.

## CLIENT MONEY

We do not handle client money. We never handle cash and will only accept a cheque made out to 'Old Mutual Wealth Private Client Advisers Limited' in settlement of advice and/or service fees. Our preferred method of payment is via bank transfer.

Where we have recommended an investment, cheques or other payments will be made to the relevant investment provider directly even if the recommended provider is a firm within the Quilter group of companies.

HERE WE SET OUT THE  
VARIOUS WAYS IN WHICH WE  
MIGHT RECEIVE PAYMENT FOR  
OUR ADVICE AND SERVICES.

### PAYING US DIRECTLY

We may charge you a fee for advice. We may also receive commission from an insurance company or mortgage lender.

We explain our fees in our Terms of Business document.

We will agree with you in advance the fees we will charge. We will set this out in our Authority to Proceed document. You may pay us by cheque or bank transfer.

### PROVIDER FACILITATION OF YOUR FEE

If you decide to follow our recommendation and invest, you may authorise the investment provider to deduct our fee for advice from your investment.

You may also pay any ongoing service charges from your investment.

In some circumstances this could create a capital gain and a possible tax liability. We would take this into account in our recommendation.

### PROVIDER PAYMENTS TO US

We no longer receive commission for setting up regulated investment products. However, we may receive commission on certain non-regulated products and mortgages.

If we do receive commission we will tell you how much in a Key Facts Illustration.

### INTRODUCER PAYMENTS

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser. If this happens we will tell you.

## FINANCIAL PARTNERS FOR LIFE – **OUR ONGOING SERVICE**

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**Most of our clients like to review their plans once a year to make sure they're still on track to meet their goals.**

Reviewing your plans frequently means you don't miss out on any of your allowances and you find out if you are affected by any changes in legislation or taxation.

### 1. KEEPING YOU INFORMED:

We will only send you information which we feel is useful to you.

### 2. PLAN REVIEW AND VALUATION MILESTONE:

A milestone check ensures your plans are still on track to achieve your goals.

### 3. PERSONAL SAFETY NET:

This ensures that your income and assets are not affected by changes in taxation or legislation. We will confirm your options for review in our Terms Of Business and Authority To Proceed documents.

You do not have to choose an ongoing service with us, although we believe you should review your plans regularly.

You decide the level of service you need and how often you need it. We will confirm this to you in writing, explain the fees involved and how and when you need to pay them.





## FIND OUT MORE

Please contact your financial planner or visit our website at:  
**[www.omwealthpca.co.uk](http://www.omwealthpca.co.uk)**

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Tel. 0207 562 5856  
Email. [advice@omwealthpca.co.uk](mailto:advice@omwealthpca.co.uk)

Old Mutual Wealth Private Client Advisers Limited is an appointed representative of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited, which are authorised and regulated by the Financial Conduct Authority. Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited are entered on the FCA register (<http://www.fca.org.uk/register>) under reference 440703 and 440718.

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