

ELEVATION WEALTH MANAGEMENT



INVESTMENT.
PENSION.
RISK.
TRUSTS.

ELEVATION-WM.CO.UK



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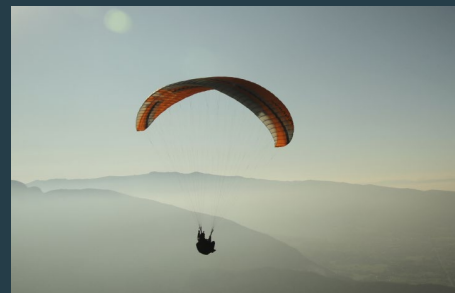
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WELCOME TO ELEVATION WEALTH MANAGEMENT

FOREWORD

In the fast-paced world we live in, it's easy to lose track of your financial goals. This can be avoided with correct advice and guidance. Elevation Wealth Management is dedicated to helping our clients identify and embrace their own financial plan.

Our service includes investment, pension and inheritance tax planning, as well as will writing, trusts, and Lasting Powers of Attorney. This provides a comprehensive and fully integrated strategy with one trusted Adviser.

TONY SMITH
Chief Commercial Officer

ABOUT ELEVATION

Structure & Consistency

“Similar Landscape,
Different Perspective”



Elevation has designed its service to reflect that its clients are individuals and so very different...

Fundamentally, people do tend to have similar needs and ambitions in common. For example financial security before and after retirement. However, due to different life experiences as well as individual means and tastes, individual perspective on the detail of how financial security should look, means the solutions can be quite different.

At Elevation our service is geared to work with our clients as individuals, not as a collective.

Privately owned, with offices in Birmingham, London, Nottingham and Warwick, Elevation Wealth Management Limited provides business and private individuals with clear, independent advice with professionally managed financial solutions.

With a suite of ongoing planning packages to select from, Elevation will provide structured and consistent ongoing planning to support initial advice and implementation.

“In the years that Elevation has been advising me on my financial affairs they have always been thoughtful and fair, and even in the current challenging conditions, Elevation has continued to be driven by a desire to serve my best interests, rather than just selling me a product. I think of Elevation as much as a business partner who I can turn to for any number of matters, and be confident of their understanding. I fully expect Elevation to figure in my personal and business financial needs for many years to come.”

Steve B, Managing Director



“I have dealt with my Adviser for over 20 years and always found the advice and information I have been given to be honest and helpful.”

Michael S, Private Client

“I have to say that I am delighted with the way that I have been dealt with. Andy and Tony have been a huge help, both in general, and in regard to a particular and pressing matter.”

George ED, Private Client

THE ELEVATION SERVICE

A Different Perspective

GETTING TO KNOW EACH OTHER

Initially we need to know how we can help you, and your plans. Usually this entails a ‘get to know each other’ meeting with one of our IFAs. At this meeting we will typically discuss, in confidence, your plans and existing position and discuss where we may be able to help. This is usually only a scoping meeting, so there is no cost for this first consultation.

In the first meeting we will discuss our Client Agreement on a transparent basis and we will explain our service and fees ahead of starting any work that you may need to instruct us on.

INITIAL ADVICE AND IMPLEMENTATION

Following the initial meeting we will research and prepare your plan. This may include gaining information on existing benefits and then analysing the results. In our follow up meeting we will discuss your plans and recommendations, then implement the agreed strategy.

ONGOING SERVICE

Once the initial advice has been actioned we will agree the required level of ongoing service to underpin your planning. This includes the frequency of reporting and follow up meetings. Situations change and if they do, we are available!

“Elevation Wealth Management has been providing me with the very highest level of service over a number of years and across a range of personal needs. From helping with my first investment through to organising my first mortgage on an unusual listed building, I have been able to rely on their professional approach with a personal touch. Routinely a first class service and one I can, with pleasure, recommend.”

Michael T, Private Client



INTEGRATED AND SPECIALIST ADVICE

For Business & Private Individuals

Elevation offers a personal and discreet financial planning service that aims to deliver integrated and specialist funding advice for corporate and private individuals.

Elevation benefits by being able to deliver a ‘boutique’ access to financial solutions – whilst ensuring through significant investment in systems and controls – that diligence is ever present in the process of advice and product selection.

“We have known our Adviser for around 20 years during which time we have been very pleased and grateful for his sound advice and guidance regarding our financial affairs. We have always received regular statements and correspondence detailing as to how our investments are progressing and recommending any changes. It is very comforting to be able to communicate and bounce ideas off someone that we trust. We would have no hesitation in recommending him to clients requiring an efficient and competent Financial Adviser.”

Natalie & Stephen H, Private Clients



PRIVATE WEALTH MANAGEMENT

- Retirement Funding
- School and university fee planning
- Mortgage & Equity Release



CORPORATE FINANCIAL PLANNING

- Managing and mitigating income and corporation tax
- Protecting corporate value
- Finance for operational use, acquisition or restructuring needs
- Advice on selling or retiring from your business



PENSIONS & FUNDING

A Modern Approach

"Confused" by an abundance of paperwork and pension plans totalling £250,000, Mr Brown came to us for help.

After being referred to us by a long-standing corporate client, Mr Brown shared with us his investment requirements for his impending retirement and his level of risk. After a little research into his large but inconsistent investment schemes, we revealed a history of mixed performance, which wasn't in line with Mr Brown's attitude to risk and a real lack of 'management' of a number of personal pension plans.

We reviewed his plans at length and suggested an investment portfolio with dedicated Discretionary Fund Manager to proactively manage Mr Brown's investments with an agreed level of risk. In a nutshell we took away the headache and the confusion Mr Brown was faced with, we simplified the administration process, introduced a modern approach to pension funding and ultimately provided Mr Brown with 'peace of mind' his future was in the right hands.

CORPORATE FINANCIAL PLANNING

Protecting, Growing, Capitalising

What we don't deliver to our clients is a set of accounts – or an analysis of income or expenditure – a good accountant will deliver that.

What we do deliver is a worked through plan both for the long term and shorter term financial objectives – inevitably these objectives will cascade down to personal goals as well. For example we can demonstrate ways to use existing resources – that you were not aware could be used – to buy new plant and equipment.

We can set out the best way to buy commercial premises, or even planning a sale of your business. Elevation works closely with other professionals to deliver robust, considered and often integrated corporate financial solutions.

OUR CORPORATE FINANCIAL PLANNING SERVICES:

- Acquisition of plant and equipment
- Funding for acquisition
- Funding for buying commercial property
- Business Protection
- Mitigation of Corporation Tax
- Exit and Retirement Planning

“Elevation was referred to us when we were looking at our options. I wanted an IFA firm that would provide a personal service and add real value to providing financial advice for my staff. We have been very pleased with the service provided, which is evolving as a partnership rather than a standard supplier relationship.”

Geoff C, Managing Director



At Elevation we are interested in your plans, objectives and goals and then we can begin to work out the 'how'.

INVESTMENT. PENSION. RISK. TRUSTS.

PRIVATE FINANCIAL PLANNING

Unlocking Ambition



Financial planning can be seen as being dry, sometimes frightening and more than occasionally, something to put in the 'to-do tray'.

It can also be liberating, create peace of mind and even unearth new possibilities, such as providing confidence to change career – knowing enough cash will be in place when you do, or making a bid for that property because a new idea of how to purchase is presented to you.

OUR PRIVATE PLANNING FINANCIAL SERVICES:

- Funding your retirement
- Funding special events
- Protecting your family
- School and University Fee planning
- Early financial independence
- Protecting wealth and investing for the next generation
- Wills, Trusts and Lasting Powers of attorney
- Mortgage and Equity Release

"I just wanted to email and say thank you for the way in which you conducted my recent pension transaction. The whole process was handled in a professional but friendly manner. Also the speed from initial instruction to completion was exceptional. A well done from me to all the Elevation Team."

Martin S, Private Client

OUR INVESTMENT MANAGEMENT PROCESS

Discretionary Portfolio Services (DPS)

At Elevation we want to understand you, your objectives, fears and goals. Once we understand that - we can begin to work out the 'how'.

At Elevation, our investment management philosophy is to deliver performance, value and consistency. Our clients benefit from their portfolios being constantly monitored against a backdrop of ever changing economic conditions. We ensure that the charges to deliver a valued investment management proposition are highly competitive. We believe that only with an adherence to those core principles, can consistent investor returns be delivered.

Financial Prudence – Is set against what risk you are happy to take, with managers working to that mandate. DPS ensures that your attitude to investment risk is calibrated fully to the portfolio being recommended – so no big surprises!

Proactive Management – DPS provides Discretionary Fund Management (DFM). Your investments will be regularly reviewed and where changes need to be made, because of events either political or economic, then these changes can be made with speed – thus market advantage or disadvantage is dealt with.

Value – DPS has some of the most competitive terms for the management of your money – whilst ensuring that this is not a compromise on quality. We have negotiated hard with administrators and fund managers to deliver very competitive terms for our clients.

Clarity & Consistency – DPS delivers clear and consistent portfolio reports, regular and structured reviews of management performance.

Independence – DPS is based on Discretionary Fund Management – independently selected on the basis of performance and value. DPS is not aligned to any one manager.

The basis of DPS is that Managers are appointed by invitation and experience a very transparent sense of competition – this we believe creates and sustains the right relationship between client, adviser and investment manager.

DISCRETIONARY PORTFOLIO SERVICES (DPS)

How It Works

By combining a variety of different asset classes in your portfolio we can enhance your investment returns for the level of risk you are comfortable taking.

DISCRETIONARY MANAGER SELECTION

DPS retains a select number of Discretionary Fund Managers via an investment platform – covering a range of investment management profiles. Therefore DPS can deliver expertise for clients who require growth or income or both.

INVESTMENT RISK

Investment risk is assessed by us talking to you and agreeing an appropriate risk rating that suits your circumstances and views.

ASSET ALLOCATION

Your views on investment risk will be linked to a model portfolio that is appropriate for you. For example if your attitude to risk is low – then you would expect to see more ‘weighting’ towards fixed interest funds than say equities.

FUND SELECTION

Fund selection is determined by your Discretionary Fund Manager and the model portfolios they construct, manage and monitor on your behalf.

REVIEWS

Valuations are issued in accordance with your chosen ongoing service proposition. Elevation reviews DFM performance in December each year, through personal meetings with the managers. Around this time we also meet with other potential managers who may be invited to join. If a change of Manager is required then the DPS system allows for easy change with all assets remaining on the investment platform.



Your views on investment risk will be linked to a model portfolio that is appropriate for you.

“I decided to engage with Elevation after attending a briefing at Bentley Birmingham in 2019. In a relatively short period I have been able to build up a really strong relationship with the Birmingham team. I have found the combination of generic financial advice and close management of my investments through Blackwood, a very valuable combination”.

Julia R, Private Client



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Elevation Wealth Management Ltd is registered in England & Wales No. 04794182 and is authorised and regulated by the Financial Conduct Authority.

We are entered on the Financial Services Register No. 456358 at www.register.fca.org.uk. Elevation Wealth Management Ltd is wholly owned by Cadot Wealth Ltd registered in England and Wales No. 16232076.

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