Our service proposition

At Panoramic Wealth Management experience has shown us that one size doesn't fit all. This is why we offer three levels of service, each designed to meet individual client journeys, their personal landscapes and ambitions.

Full Financial Planning

A JOURNEY FOR:

Clients who have already accumulated significant personal or business wealth and consequently have more complex financial planning and advice needs.

We advise across ALL areas of our client's assets and we are therefore able to join up all of our advice.

Wealth Management

A JOURNEY FOR:

Clients who have already accumulated significant personal or business wealth and consequently have more complex financial planning and advice needs.

We advise across MOST areas of our client's assets and we are able to advise on those funds accordingly.

Focussed Advice

A JOURNEY FOR:

Clients looking to limit the advice we provide to specific areas such as retirement planning or establishing which annuity is best for them.

We will follow our standard advice process but only in relation to the areas which you have requested advice.

To learn more about how Panoramic Wealth Management can help you complete your Personal Wealth journey call us now on
01892 559 555 or email us at journey@panoramicwealth.co.uk

panoramicwealth.co.uk

Our service proposition

Full Financial Planning | Wealth Management

ASSESSING YOUR REQUIREMENTS

Any advice or recommendation that we provide will only be given after we have assessed your needs, considered your financial objectives, your attitude to risk, and capacity for loss. This is achieved by having a full understanding of your total current financial position. This enables us to provide suitable solutions for you in order to assist you in meeting your financial goals and ambitions.

OUR ON-GOING SERVICES. YOUR ON-GOING JOURNEY

YOU WILL be pro-actively offered the opportunity to have meetings with us to discuss your financial planning arrangements. The frequency of these meetings will be agreed with you and will reflect the complexity of your financial affairs and your particular needs.

WE WILL provide you with regular valuation reports outlining the value of your investments.
YOU CAN request an up to date valuation at any time.
WE WILL communicate on an ad-hoc basis with you when we become aware of any events or issues you should be aware of.

USING TECHNOLOGY

State of the art technology means we are able to deliver extra elements in our service. In addition to our online valuations we are able to offer a secure messaging email service between Panoramic and client for any sensitive information. This also includes data storage for your documents that help with your own information security.

We will also look to utilise cash flow analysis models with you so we can project your income requirements for the future against your future potential income.

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REBALANCING Panoramic operates an annual rebalancing programme - part of our planning and advice process. We will discuss this in more detail during the course of our meetings and we will gain your written permission before implementing any programme.	**REBALANCING** Panoramic will look to discuss annual rebalancing with you as part of our planning and advice process. We will need to be aware of what you have undertaken with your assets during the tax year.
REVIEW MEETINGS 2 a year One being the normal review to access fund performance, the other being an overall strategic review to include changes to your personal landscape, and any actions (where possible) taken within 1 week.	**REVIEW MEETINGS** 1 a year Normal review to access fund performance.

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TAX PLANNING

Although not tax advisers, Panoramic Wealth Management will help you to ensure that your tax allowances are used effectively each year, and that you make use of tax efficient investments that are available and appropriate to you.

In respect of Retirement Planning we will ensure that you understand the strategies and options available to you at retirement and that you are able to make informed decisions to ensure your retirement income is structured in the most tax efficient way.

We will endeavour to ensure that you understand changing legislation and the impact that this has on your investments.

ADVICE FOR CHILDREN

Panoramic will provide advice for the children of our Full Financial Planning clients, even when their level of investment falls below our usual qualification levels.

The first consultation is FREE OF CHARGE

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