MILLWARD
WEALTH MANAGEMENT

Welcome Guide

Clear and honest advice to shape your Financial Future

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Welcome to Millward Wealth Management

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Meet the Millwards

LISA MILLWARD

SIMON MILLWARD

LISA MILLWARD AWPETR DIPFA CERT CII (MP/ ER)

Lisa has been a financial adviser for over 15 years and is passionate about ensuring her clients not only get the best solutions but that they fully understand them and regularly review them. She prides herself on her down to earth and friendly approach and quickly creating a friendly relationship with all her clients. She specialises in Pensions, Investments and Mortgages, has a keen interest in the importance of Later Life Planning. She believes that financial advice should be clear, simple and tailored to her client's individual needs. She enjoys learning and believes that whilst the fundamental principles of sound financial planning don't change, it is essential to keep up to date with the current products and technology to ensure she is always giving the very best advice to all her clients. Lisa is an Associate Member of SOLLA and an ambassador for the CII's Insuring Woman's Futures initative.

Outside of work Lisa's life revolves around her three children and she can often be found either at a farm, on a roller coaster, on the side of a rugby pitch or at a teddy bears picnic. She is an active member of the local school's Parent Teachers Association and works within the community to help create the best environment for the local children. She is currently learning to play the piano and enjoys running after work to reflect on what has happened during the day.

Who we are

Meet the Millwards! We are a friendly, family-run advice firm, offering independent advice across the Midlands with over 30 years combined experience in the industry. Being independent means any recommendation will be based on an assessment of a range of relevant products that are sufficiently diversified in terms of type and provider to ensure your investment objectives can be suitably met.

We are a husband and wife team who started working together over 15 years ago. We share a passion for helping people to better understand their finances. We agree that the best part of our job is helping people achieve their financial goals.

What we believe

At Millward Wealth, we believe financial advice should be easy to understand and tailored to exactly meet the needs of each individual client.

We believe that financial advisers should be honest, friendly and speak in a language you understand in addition to being experts in their field.

We have three children who are already signed up to the "*Millward Academy of Financial Advice*".

Family values are at the heart of everything we do...

We have welcomed into our family a team of support, research and compliance specialists who work alongside us to ensure the highest quality of advice for all our clients.

SIMON MILLWARD BSC HONS DIPFA CERT CII (MP/ER)

Simon is an Independent Financial Adviser with over 15 years' experience in the industry. Originally from a banking background Simon was an award-winning adviser for both Halifax and HSBC. He specialises in pensions and investment advice and has specialist qualifications including Long Term Care Planning, Equity Release and Mortgage Broking. Simon is an accredited member of the Personal Finance Society and the Money Advice Service. Simon was featured in the 'UK's Top Rated Financial Advisers' as published in the Times news paper and is proud of his 5 star rating on the website VouchedFor.

Simon has regularly given time to voluntary work with the Citizen's Advice Bureau. Simon prides himself on giving his clients friendly, simple to understand and transparent financial advice.

In his spare time Simon enjoys playing and watching all sports – especially football, rugby and golf. He also plays in a semi-professional squash league, having been county champion at junior level and finished 4th in an England Graded tournament.

We are independent

We believe that you can only be sure you are getting the most suitable recommendation when you have a sufficiently diversified range of products to choose from.

Highly recommended

Please do not just take our word for why you should use us, take time to read why both Simon and Lisa feature in 'UK's Top Rated Financial Advisers' as published in the Times newspaper and why our clients have given us 5 star reviews; these can be accessed via our website.

A safe pair of hands

We are regulated by the FCA and take regulation and compliance extremely seriously. We are committed to treating our customers fairly and identifying where a client may be vulnerable and need extra assistance.

We ensure that you are protected both now and in the future by our private insurance policies and the government Financial Services Compensation schemes.

What We Do...

At Millward Wealth our approach is simple...

We take time to understand your current circumstances, we listen and assess what you want for your future and then use our years of expertise, qualifications and training to put together a plan which is tailored to meet your objectives.

Its important to ensure that your financial plans reflect changes that inevitably happen in life. This is why, where appropriate, we offer an annual review service to clients.

Who Authorises us?

Millward Wealth Management Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on their register by visiting the FCA's website: https://register.fca.org.uk.

Our FCA number is 919164. Or you can contact the FCA on 0800 111 6768.

A simple process and transparent fees

We believe that when you are making such important financial decisions, you should have the time you need to make an informed decision.

Our simple 6 step process allows you to take each step in your own time, whilst fully understanding any cost implications.

You are joining our family

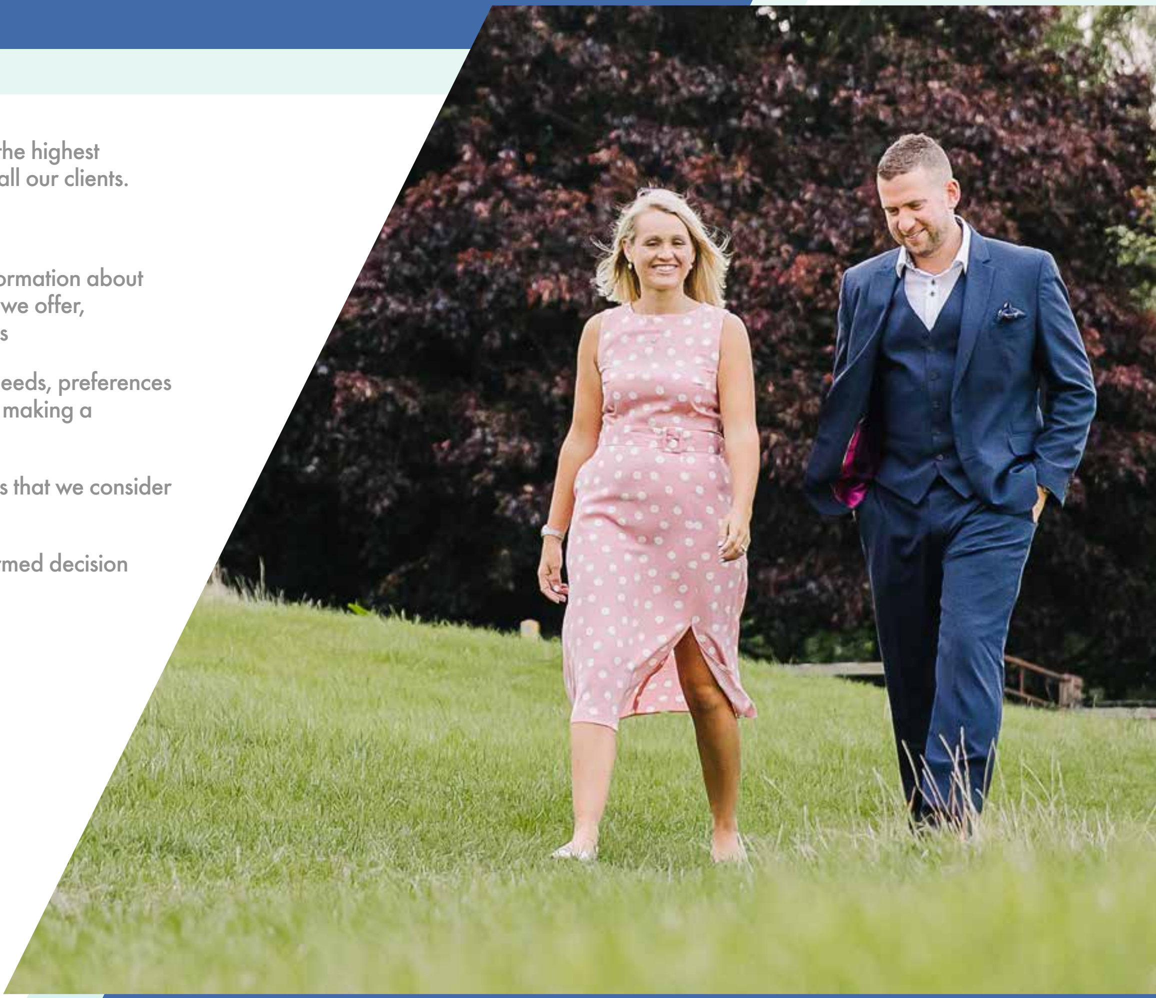
We believe in establishing long term relationships built on trust.

We pride ourselves on being a family-run business, we treat our clients like they are our family. For us 'Millward' means always acting with integrity, always doing the right thing and never letting our clients down.

Our accreditations

We are extremely proud of the advice we give our clients and work alongside the industry-leading professional bodies to ensure we maintain extremely high standards in all that we do.

Our Commitment To Clients



We are committed to providing the highest possible standards of service to all our clients.

To help achieve this we will:

- Provide you with clear information about the products and services we offer, including fees and charges
- Establish your individual needs, preferences and circumstances before making a recommendation
- Only recommend solutions that we consider suitable
- Help you to make an informed decision

Our Process...

How we will help... We believe that making the right financial decisions is not the same as making quick decisions.

We will guide you through our simple 6 stage process at a pace you are comfortable with.

There is no pressure or obligation to proceed and we only move forward when you feel informed and reassured that you are making the best choice.

1. Initial Consultation

This is an opportunity for us to get to know each other. We will listen to what is important to you, what you are hoping to achieve and set clear objectives. We will answer any initial questions you may have, provide you with information about us, the advice areas you are looking at and give you a clear indication of our processes and fees. There is no cost to you for this meeting.

2. Fact Finding

As part of the initial consultation we will take time to fully assess your current circumstances, we believe the better we know you and your finances the better we can put together a plan that suits you. This part of the process will include a comprehensive assessment of your attitude to risk

3. Research

Once we have identified the areas of your finances you would like our help with, we will then take time to research the best solution for you. Being independent means any recommendation will be based on an assessment of a range of relevant products that are sufficiently diversified in terms of type and provider to ensure your investment objectives can be suitably met. When putting together a recommendation we will consider your views on risk and any potential tax implications.

4. Present Recommendations

When we have completed our research we will present our recommendations to you, in writing and talk you through the recommended solution. We will be clear on the risks involved and the charges so when you are making your decision you are fully informed and comfortable about how we will meet your objectives.

5. Implementation

We will handle any necessary paperwork involved in arranging any plans you have decided to proceed with, including ensuring you have full visibility of your investment online.

6. Ongoing review service

We understand that your priorities and financial circumstances will change over time and we will be there to ensure that your solution reamins suitable to meet your objectives. We believe in being proactive in keeping you updated about the performance of your plans are always at the end of the phone to answer any questions you may have.

Our Ongoing Service

Ongoing service

We understand that your priorities and financial circumstances will change over time. We will be there to ensure that your solution remains relevant and flexible to suit these changes. We believe in being proactive in keeping our clients updated about the performance of their plans, and always at the end of the phone to answer any questions you may have.

We pride ourselves on establishing long term relationships with our customers and for most people we believe that ongoing advice is essential. That is why we offer an annual ongoing review service, where we will provide a periodic written assessment of suitability on some or all of your financial products.

This service includes but is not limited to 5 main stages:

1. Assessment and analysis of your current portfolio
2. Update of your personal circumstances and objectives
3. Provision of a valuation report
4. Implementation of any recommended changes including withdrawals
5. Post review summary and next steps plan.

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