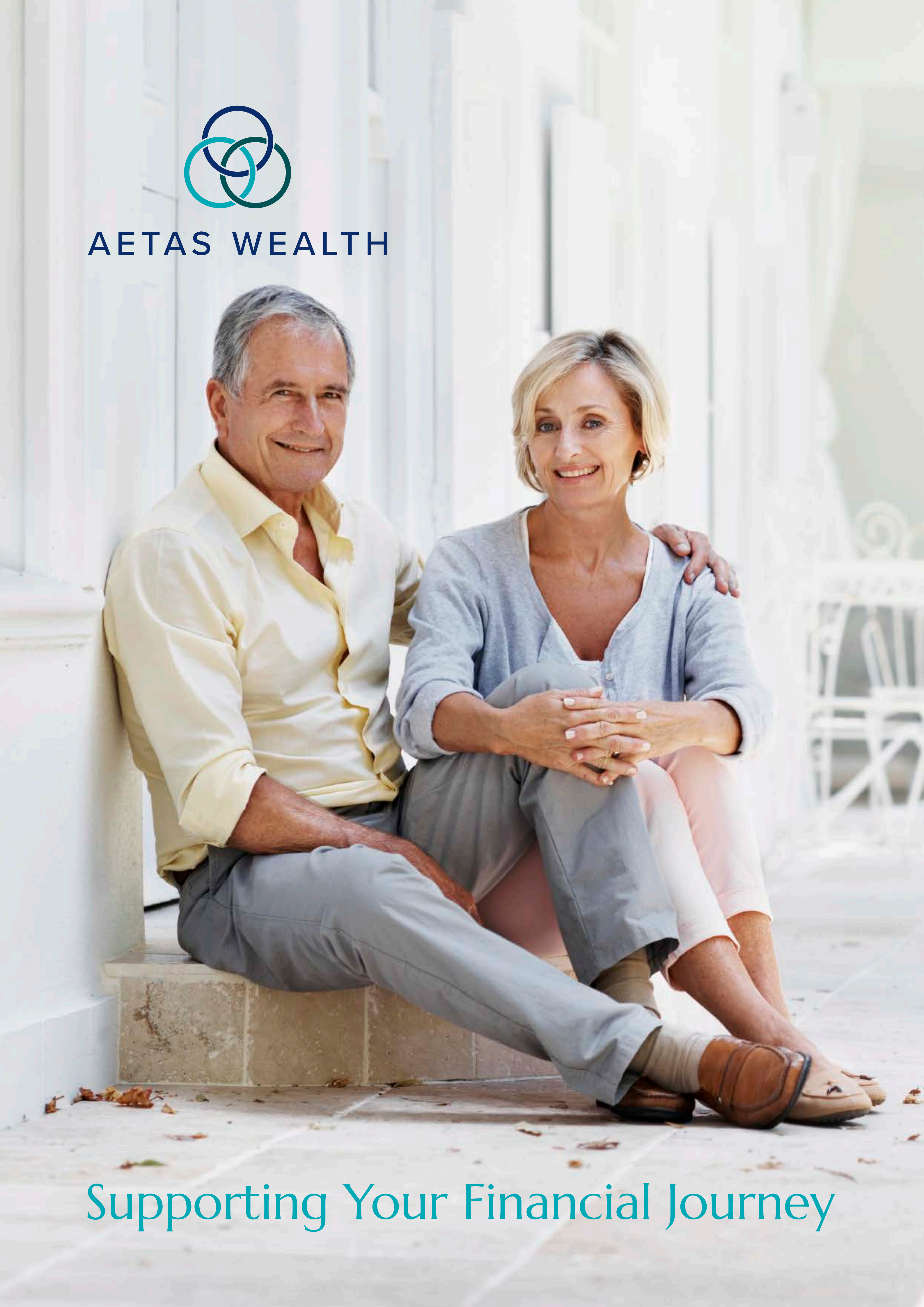
AETAS WEALTH



Supporting Your Financial Journey

Who We Help

Aetas is a wealth management and financial advice firm. We work with individuals, families, business owners and senior professionals – offering an integrated, comprehensive, and expert approach to your financial well-being

We've found that people often face difficult financial choices and they may not have access to advice that fits their specific needs. We created Aetas to fill that gap.

Aetas Wealth provides strategic life planning with professional, independent financial advice in collaboration with Insight Financial Associates Limited.

Insight Financial Associates is a leading independent financial advisory group with:

- £3bn Assets under management
- 150+ Professionals across the country
- Comprehensive client services, including accountancy, mortgage advice, and estate planning
- Advanced digital platforms for secure document access and live financial updates

Together, Aetas Wealth and Insight provide the depth, security, and innovation clients need to achieve enduring financial success.

Our services are designed to help you with:

Financial Planning: Connecting wealth with wellbeing to build financial strategies that support your lifestyle, family, and legacy goals.

Wealth & Investment Management: Delivering whole-of-market investment solutions, partnering with leading discretionary fund managers, and supported by our in-house research expertise.

Pension and Retirement Planning: Structuring pensions, SIPPs, SSASs, and drawdown for optimal income and tax efficiency.

Estate and Inheritance Tax Planning: Designing tax-efficient wealth transfer strategies using trusts, gifts, and insurance solutions.

Cashflow Forecasting and Lifestyle Planning: Providing a clear, visual projection of your financial future, helping you make informed decisions today while ensuring your long-term goals stay on track.

Protection Planning: Safeguarding individuals, families, and businesses with comprehensive insurance and continuity strategies.

Director & Owner Advisory: Helping entrepreneurs and executives extract value, plan succession, and align personal and business finances.

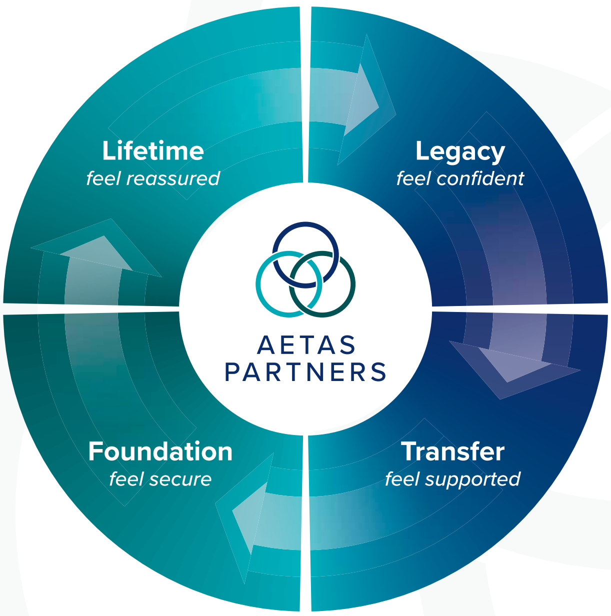
Connecting Your Wealth & Wellbeing

We believe wealth is not simply for accumulation – it is a powerful tool to create a fulfilling, secure, and meaningful life. We connect wealth with wellbeing by helping you make confident decisions that align with your personal goals, family future, and legacy aspirations.

By integrating life planning with wealth management, we ensure your financial strategy enhances your lifestyle, supports your emotional wellbeing, and reflects your values today and across generations.

Supporting you at every stage of your financial journey

Using our Lifetime to Legacy approach you are supported at every stage of your financial journey.



Stage 1 Foundation

A thorough review of your circumstances to help you identify any gaps. You'll feel secure as we help you put your firm foundations in place

Stage 2 Planning

Create a plan to achieve your lifetime goals, with the flexibility to adjust as priorities change. Then feel reassured you've planned for life's unexpected challenges

Stage 3 Legacy

Enjoy later life and leave a secure legacy for your loved ones. Feel confident that your loved ones will be supported

Stage 4 Transfer

Know that your beneficiaries will be supported throughout the process of inheriting wealth

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How financial planning supports you within the wider financial services industry

Financial planning is a key part of the financial services industry. It works alongside banking, insurance, investment management, pensions, tax, and estate planning. Financial planning includes all aspects that matter to you. Other services often focus on specific financial products or transactions.

Financial planning involves knowing where you stand now. It helps you set personal and financial goals. Then, it creates a plan to achieve them. This process covers budgeting, managing debt, planning for retirement, protection, and wealth transfer.

Financial planners often collaborate with other experts. These include investment managers, mortgage brokers, tax advisers, and legal professionals. They ensure that all parts of your finances align. Financial planning acts as a bridge, connecting different areas of your financial life. It provides clarity, direction, and confidence in your decisions.

Bringing Expertise Together

In-house investment expertise

Our in-house investment research team work closely with your financial planner.

They conduct thorough market and portfolio analysis. This ensures their investment recommendations are well-researched, fit your goals, and adapt to economic changes.

This close teamwork ensures your investment portfolio is crafted with care. It balances growth potential and risk while considering your overall financial goals.

It also means that every decision is grounded in evidence, not just opinion.

We combine smart investment management with clear financial planning. This way, your money is well invested and aligned with your goals—like retiring early, supporting family, or creating a lasting legacy.

Financial Planning

Goal setting, Cash Flow Modelling, Retirement
Pensions, Tax efficiency, Protection

Professional Services

Insurance, Estate Planning
Mortgages, Trusts, SSASs

Investment Management

Portfolio Strategy, Asset Allocation
Risk Management

The role of professional services

Professional services play a vital role in helping you manage and protect your wealth. These services focus on specific areas of your life and finances. For example:

- Solicitors assist with wills, powers of attorney, property transactions, and estate planning.
- Accountants help with tax returns, business accounts, and financial reporting.
- Specialist consultants support areas like inheritance planning, business sales, or international assets.

Each specialist adds a different piece to the puzzle. Together, they help keep your finances well structured and in line with your long-term goals.

This support means your finances aren't managed alone. It's a team effort that gives you confidence, peace of mind, and a clear path ahead.

Our Relationship & Service Commitment

Financial Planning is not a one-off event. We provide structured, ongoing review services, keeping your plan aligned with life's changes and maintaining access to a wide professional network of legal, tax, and property specialists.

Our mission is simple: to transform your financial strategy into a foundation for a life well lived - empowering you to enjoy today while preparing for tomorrow.

Costs & Charges

There is no charge for your initial meeting, follow-up conversations, or the time we spend researching your situation. You only pay if you choose to become a client of Aetas Wealth.

Any fees will depend on the services you use. We've attached our standard Costs & Charges document for your review.

We'll always explain our fees clearly and agree everything with you in advance.

You can feel confident in choosing Aetas

Lifetime Planning: Our advisers are here for you during important life events. Whether you're retiring, selling a business, or planning your legacy, we support you. We help you make confident, informed decisions every step of the way.

Personal Advice, Tailored Solutions: We take time to understand your values and long-term goals. Our investment solutions fit your needs in a tax efficient environment whether you're seeking growth or income.

Clear, Competitive Fees and Independent Advice: No hidden charges or commissions – just transparent, fair pricing that reflects the value we deliver. We're not tied to any providers, so our advice is always in your best interests.

Access to Professional Expertise: We work with solicitors and tax professionals. This ensures that your planning works seamlessly with these complementary services.

Generational Wealth Planning: We help families protect and pass on wealth efficiently. We advise on trusts, gifting strategies, Business Relief assets, and succession planning. This way, we help preserve your legacy for future generations.