



BECOME A CLIENT

For more information about our services, please call **01313 786 680** or email hello@caltonwm.com



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Calton Wealth Management Ltd is authorised and regulated by the Financial Conduct Authority. Our reference number is: 958604. We are registered under the Data Protection Act 1998. Calton Wealth Management Ltd adheres to and subscribes to the Financial Ombudsman Service.

Bespoke financial
planning so you can live
how you want to live

“
Financial freedom
is available to those
who plan for it.
”

Independent Wealth Managers and Financial Planners

At Calton Wealth Management, our highly experienced team of independent Wealth Managers and Financial Planners work with you to deliver financial peace of mind so you can make confident choices about how you want to live.

Genuine financial planning and wealth management advice is much more than just recommending a product to solve an immediate need. It is about creating a bespoke financial plan to help you achieve your short, medium and long-term financial goals.

That's why we always focus on you and use your wealth to create the life you want to live. By taking this approach, you will develop financial wellbeing and peace of mind. We're ruthlessly focused on you, helping you realise your life goals and helping you enjoy the process.

We believe anything is possible when you manage your money the right way. Your wealth should work in all the ways you want it to. Whatever your goals are in life, careful planning and successful investing of your wealth can help you get there. ■

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Why we're different

What makes Calton Wealth Management different is our focus. It's not on money, it's on you and what you need to live the life that you want to lead. No two people have identical financial circumstances, which is why it's essential you have your own bespoke financial plan that meets your individual needs and goals.

Planning for financial success can be complicated in today's world. A broad knowledge of everything from complex retirement and investment products to risk management strategies and tax laws is required.

Our goal is to provide you with clarity about your future, detailing every aspect of your vision – your hopes, fears, dreams and goals. We show you how your future will look and help you to know exactly where you are headed and when you are likely to arrive. ■

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Wealth Management is about you

Our first conversation won't be about money. It will be about your life and what you want to achieve. We look at the whole picture strategically, which is what sets us apart. We think anything is possible if you have the mindset, the will and desire to achieve it.

Putting it simply, by changing nothing, nothing changes. Which is the reason why every successful outcome is about constant adaptation, revision and change. Whatever stage of life you're at, Calton Wealth Management will guide you through the opportunities and challenges you may face.

After a lifetime of hard work, maybe it's time to take a step back and reap the rewards of your hard work. Whatever you want to do next, your investment and

retirement goals may be different. We can help you manage the transition.

Just as in other aspects of your life, setting financial goals is a tried-and-true way to reach those goals. Before you can begin to define your own financial planning strategy, we'll help you identify what is important to you. Our focus is always on delivering the very best client experience. ■

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Increase your potential by developing a bespoke financial plan

Successful plans require a significant degree of financial planning. By working through a series of logical stages, Calton Wealth Management will help you gain a better understanding of the options available. And by working together, we can devise and implement a bespoke financial plan to target your goals.

By following our 6-stage financial planning process, you will significantly increase your potential for developing a winning bespoke financial plan.

6 stages to create your bespoke financial plan for financial success



1. Your current financial situation

In the first step, we will explain fully how we are paid and by whom. At the outset, we agree on how long the professional relationship should last and on how decisions will be made. It is crucial that we get to know you and determine your current financial situation with regard to income, savings, living expenses and liabilities. Our wealth planning process and its success will depend on the quality and clarity of the information communicated. Preparing a list of current assets and liabilities, balances and amounts spent for various items enables us to build a bespoke financial plan as a foundation for your desired goals.



2. Defining your financial goals

Next, we talk through your goals and objectives, in the short, medium and long term. Your Financial Planner acts as a sounding board and explains how these will determine the creation of your bespoke financial plan. They'll ensure that these are quantifiable, achievable, clear and have a defined time frame. Most importantly, your planner will help separate your needs from your wants.



3. Your current financial profile

Your Financial Planner will then review the information provided about your current financial situation and your goals and objectives. They use this to produce a report that reflects your current financial profile. Your attitude towards investment tolerance and capacity for risk are also assessed, and this is analysed to determine your required asset allocation for investment or pension goals.



4. Personal financial analysis

Based on the information you have provided, your Financial Planner will then present your financial plan and the analysis we've completed. Each of the goals and objectives you've highlighted will be addressed and a recommendation for each identified. Depending on what services you require, this could include analysing your assets, liabilities and cash flow, current insurance coverage, investments and pensions, or tax strategies.



5. Financial plan implementation

Once the analysis and development of your plan is completed, our Financial Planner will meet with you to outline the recommended courses of action. They'll record any agreed implementation plan and provide all the necessary documentation to support your plan. Where applicable, they also coordinate the process with any other professionals such as accountants, solicitors or investment managers you may receive other advice from.



6. Re-evaluation monitoring

Your bespoke financial plan is a dynamic, ongoing process that requires continuous re-evaluating and monitoring. Your Financial Planner will review this at least annually with you to look at any changes in your circumstances and, if necessary, amend the strategy to incorporate them. Reviews can take place more often if needed, and each meeting provides you with the opportunity to discuss any specific questions you may have now to enable your Financial Planner to adjust recommendations, if needed, as your life changes.

Behavioural finance

At our core we add value by helping clients understand how they think about and treat money. We help you understand how behaviour and subsequent decisions impact on your future financial success.

We firmly believe, through both experience and constant study, that investor behaviour is by far the most important factor in successfully reaching a goal. Here we don't subscribe to timing markets or the newest flashy investment. Instead we utilise rigorous process and research, combined with a cool head when all around are telling us we should panic.

Although behavioural finance sounds modern, it's really not. It's been around for a long time and we think it gives our clients that added bit of perspective to help make the right decisions for them.

As humans, we're all prone to our own biases and sometimes we make decisions based on emotion rather than the cold hard facts. We don't want to 'solve' this, rather help you understand them in the broader context of your current and future wealth.

When you have an appreciation of your existing biases, you can then start making more informed choices which lead to a positive impact on managing your wealth. The result? You're more likely to achieve your goals. ■

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Our services

Building wealth

You may have surplus income or inherited money and you may not be sure how best to use it. Your Financial Planner will take the guesswork out of this situation and get your money working harder for you. This doesn't necessarily mean investment in assets. It could be investment in yourself, your family, your home.

Questions you may want to ask your Financial Planner

- Q: How can I invest tax-efficiently?
- Q: How can I make the best use of my assets?
- Q: How much should I be saving or investing?
- Q: When should I start thinking about financial planning?
- Q: How far should I be looking ahead?

Passing on wealth

You may be in a strong financial position from saving hard-earned money or selling a business you've worked hard to grow. Your Financial Planner will advise you how to pass on your wealth whilst still

meeting your own needs in the most appropriate and tax-efficient manner.

Questions you may want to ask your Financial Planner

- Q: Can I gift assets to reduce the size of my taxable estate?
- Q: Can my life insurance policy help to pay an Inheritance Tax bill upon my death?
- Q: How can I use a trust to reduce the amount of Inheritance Tax I pay?
- Q: When is the right time to transfer my wealth?
- Q: Do I currently have any Inheritance Tax liability?
- Q: How much could I gift now and later in my Will?

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Our services (cont)

Approaching retirement

You may be getting to that stage when, after working hard to build up wealth, you start thinking about whether you have enough money to retire to do what you want to do. You may not want to fully retire or you may want to travel and not have to think about finances. It's a daunting time but it's also an exciting time.

Questions you may want to ask your Financial Planner

- Q: Am I saving enough for my retirement?
- Q: What will my life look like after I retire?
- Q: Will I have enough to live the life I want in my retirement?
- Q: How should I plan and budget for what I'd like to do?
- Q: How can I combine all my pensions together in a more efficient manner?
- Q: What tax breaks are available to me?

In retirement

Retirement is a time of opportunity but confusion and worry about money can hold you back.

Although there are many choices when it comes to accessing your wealth, your Financial Planner will help guide you so you can lead the life you want with confidence.

Questions you may want to ask your Financial Planner

- Q: How long will my money last?
- Q: Can I afford to make gifts to my relatives?
- Q: How much can I afford to spend?
- Q: Can I afford to live the life I want to live once I stop working?
- Q: How can I fund long-term care?
- Q: Am I using the assets I have in the most efficient manner?

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We charge fixed fees

Our planning fees are based on time spent, not the amount of money you have. This means our relationship is with you and not with your money and this differentiates ourselves from the vast majority of financial advisers and planners.

Initial discussion

Our charging structure is based on the amount of work and the help you need. First meetings are at our expense with no commitment. We'll use this opportunity to get to know you and the scale of your requirements. At the end of that meeting we'll be able to offer a firm quote so you can have peace of mind against unexpected bills or costs.

Fixed fee financial plans

Once we know how much work is involved, we'll agree on our fee. Our fees are fixed and are calculated based on the amount of work involved, not on a percentage of the amount you invest.

We feel this is fairer and means our relationship is with you and not with your money. It also differentiates ourselves from the vast majority of financial advisers and planners.

Having a fixed fee based on your specific circumstances means you'll know the cost won't vary.

Ongoing service

Like navigating a journey, a financial plan requires periodic review and adjustment based on changes in your circumstances. Where investments are made, ongoing monitoring is needed to ensure they remain suitable for your needs.

If appropriate for your needs, the fee for this service will be agreed up front. Both it and the service can be cancelled at any time. For our ongoing service, you can elect to pay by percentage of funds under management or fixed fee. ■

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