FIDRA
Wealth Management

Fidra Wealth Management
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Welcome to Fidra Wealth Management

We provide an independent, fee based financial management & wealth planning service offering concise, practical advice to help clients minimise tax, protect assets and improve investment returns.

The company was formed with the belief that high-quality, professional financial and investment planning can only be achieved through a transparent, fee-paying relationship, free from the potential for bias associated with a commission based service.

Our approach to financial planning is personalised and creative. We are proud that through the delivery of our service we have built exceptionally strong, trusted and lasting client relationships.

“ If you are looking for a Wealth Manager who combines technical know-how and a re-assuring bed-side manner in challenging economic times, look no further than Fidra Wealth Management. If you are not, perhaps you should be ”

Fergus King
Business Owner - Shirlaws

About
Fidra Wealth Management

We appreciate that choosing a financial adviser to assist in managing wealth can be a daunting task. Many of the clients we are introduced to have been badly let down by the financial services industry.

Often they are confused by the financial 'noise' created by the media and whilst they would like to organise their futures with more certainty, they are (rightly) unsure of who to trust. They tend to want:

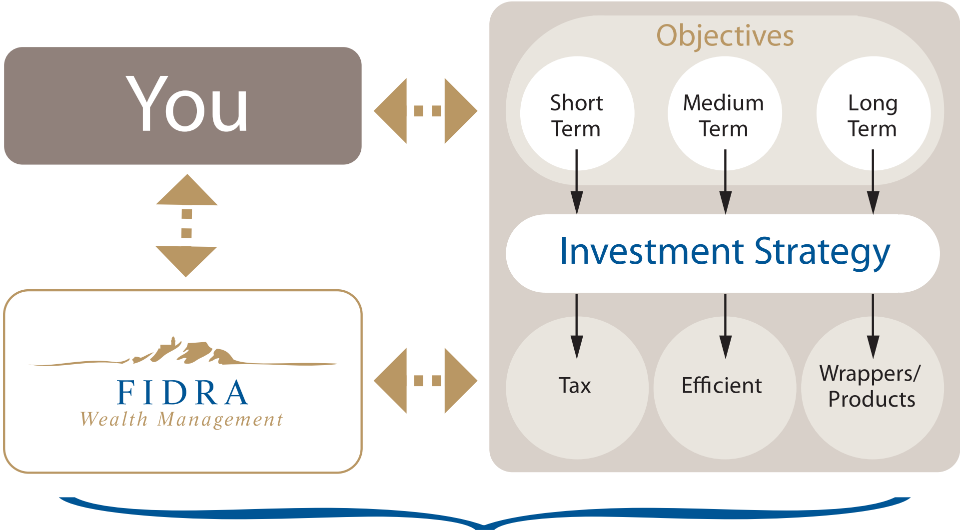
- High quality financial advice (certainly not sold to!)
- Timely, effective advice that adds value
- One point of contact - not a call centre
- Online access to portfolio valuations/investment data

Selecting a professional to assist you in the process of building wealth and security is one of the most important decisions you will ever make. Take your time, choose wisely and we hope that we can earn the right to work with you in the future.

" Fidra Wealth Management are accurate and always keep you up to date with your data. They are very easy to deal with and will always provide you with all the information you need to make the correct decision. I would have no hesitation in recommending them to anyone "

Martin Dalgleish
Director - Simple Audio

“I want to know what’s happening with my investments when it’s convenient to me”



In order to achieve this we undertake the following:

- Rigorous Risk assessment undertaken
- Tactical Asset Allocation overlay
- Financial objectives & plans prepared
- Long term Strategic Benchmarks set
- Strategic Asset Allocation
- Review, Reporting & Rebalancing

Our Services
What is a wrap?

Our premier private client offering is our wealth management service. In its simplest form the wrap/wealth management service is a simple and reliable way to have your financial assets collated, reviewed and updated in one place – regardless of where you hold these.

Retirement Analysis Service

Many people don't know (much about their pension):

- What exactly do you have?
- How much is it worth?
- Where is it, who is running it & what is it invested in?
- What is the cost of running it?
- What will it give me?

At the end of the analysis you will know:

- What you have (especially the costs)
- Where is it (invested)
- What it will give you & when

But More Importantly:

- Is your pension what you want it to be?
- Is it enough for what you need it to be?
- How can you improve it?

Life, Health & Income Protection Planning

You need to ensure that you and your family remain totally financially secure - whatever happens. In our view, ensuring that you have adequate life, health and income protection is a priority above anything else.

Retirement Income

The time to enjoy the fruits of your labour! Most people are planning their retirement income so they can have enough money to do the things they want while still coping with inflation and paying as little income tax as possible.

There are many ways to build a tax efficient and prudent income strategy in retirement – a key service which we provide for our clients.

Inheritance Tax Planning

Having built your wealth it is vital that you protect it! There are numerous strategies you can employ to ensure safe passage of your hard earned assets. At Fidra Wealth Management we provide specialist advice in this area.

Corporate Advice

We offer a wide range of services including:

- Group Pensions
- Advice
- Design and Implementation
- Group Risk
- Flexible Benefits
- Director Wealth Management Services

We hope this serves as a useful introduction to Fidra Wealth Management. Our experience is that a 10-15 minute phone call with a prospective client is all that is needed to establish whether our services will add value for you.

If we don't think our services will be right for you at this stage, we will explain the reasons why and try to point you in the right direction.

We look forward to hearing from you.

Contact us: 01620 890588

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