



Life is all about **peace of mind**.
So you need a friend in your corner.



Wealth Management. All the financial **help** you need.



Dukes gives you peace of mind....

The most important things in your life are the ones you love and you want to make sure that you provide for them in the future.

We understand the need for you to have someone you can talk to, a friend in your corner who can advise and act for you to ensure you feel confident about the future.

So as you plan for yourself, your family and your business, **Dukes Wealth Management** will always be there to give you that much needed peace of mind.



We're in your corner...

Wealth Management. All the financial **help** you need.

To achieve true independence you have to know that your finances are secure and in good shape. You need support as well as advice and that will give you the peace of mind you long for.

Dukes gives you everything you need. As a small, dedicated and approachable firm we give you the guidance required to take control of your money and be there for you when you need advice on your finances.

You are a busy person, juggling all that goes with an active life as well as your business and work commitments. Many clients have previously had a poor experience with larger retail companies and come to us for the personal touch.

Dukes Wealth Management work alongside you, caring for your core values and helping you to realise the goals you have and achieving them within the time frame you set out. After all, its all about you and your money.

We can **help** you with...

-  Investments
-  Retirement
-  Estate Planning
-  Insurance



Investments...

Money provides you with the means to enjoy life so you should have a financial plan. Holidays, a wedding, a second property or emergency reserves all require funds to be put aside, which makes good *money* sense.

Picture this, you've just earned a large cash bonus or received an inheritance; what investment vehicle will you choose? There's quite a wide choice, each offering different benefits and solutions.

Only you know what you want from life and you prioritise different things at different times. We understand that your investment choices are as individual as you are and wherever you are in your life's plan, your financial position (and how you feel about risk) is crucial to making a sound decision for now and the future. So, take time to invest in some expert advice!

Dukes Wealth Management is available to help you make your selection and give simple, clear recommendations on what is best for you and your family. Whether you want to invest for growth, invest for income or a combination of both, **Dukes Wealth Management** will guide you through the crucial decisions to get it just right.

“I have personally worked with Dukes for over 20 years and have always been impressed by the commitment to quality and innovation. I have also used them for advice on charity work, again with great results.”

Gavin Anderson, Founder, Baby TV Limited

The value of investments, and the income derived from them, may go down as well as up.

Retirement...

“Dukes have helped me enormously with a range of financial advice, predominantly with pensions and investments. They are clearly very knowledgeable and extremely professional in the way they advise on regulations and the “do’s and don’ts”. My pension has increased in value significantly.”

Robin Sibley, Managing Director, R&D Management (London) Limited

As people are living longer in retirement, they are understandably concerned about how their income will support the lifestyle they want. Planning for retirement has never been so important.

It is never too early to start planning the dream. It’s your future - don’t put it off! Imagine a time when you can visit the places you dreamed of and do all the things you never had time to do. The big question is how much do you need to live a comfortable retirement? How you save that amount is the overriding factor to a financially secure future and taking the first step is easier with our support. As experienced retirement planning advisers, we guide your way.

How can you make sure you make the right decision? **Dukes Wealth Management** will work alongside you to calculate how much is prudent to save and decide which type of pension is best for you and your circumstances.

Different strategies apply at different stages in your life. In your 40s and 50s you need to accumulate as much as possible for your retirement and sustained growth is required.

At retirement, the strategy is very different. Now you need the money to last for the rest of your life. You’ll be looking for flexibility and control and you may need access to additional income.

Effective investing requires a hands-on approach and a close, trusting relationship with your adviser.

Many pension plans are set up and then left alone, in the hope that they will perform. Unfortunately this is not always the case.

**Does your existing adviser review your pension funds?
Do you know the level of charges on your existing pensions?
Do the funds within your pension reflect your current attitude to investment risk?
Have you reviewed your pension in the last three years?**

If you have answered **no** to any of these questions, **Dukes Wealth Management** can help you look forward to your dream retirement.

The value of investments, and the income derived from them, may go down as well as up.



Estate Planning...

With an ageing population and improving healthcare, more and more of us will require Long Term Care or support to stay in our homes. The costs can vary widely and can be one of the most expensive events in our lives. The need for advice is vital as, according to research*, one in four people will run out of money in their most vulnerable years.

The problem is that most people do not plan to enter a care home, so there may be very little time to consider the impact of what is happening before action is required. The decision of 'where?' has to be made quickly and weighing up the costs can force a rushed decision. Dukes Wealth Management can help to shelter your assets and mitigate these punitive care costs.

The only certain things in life are death and taxes. The final ignominy is that HMRC will add up all your worldly goods and decide how much tax you owe. Making a will is a good start, but passing on your wealth to your family and loved ones requires more thought and planning to create the legacy you want for them.

With a rate of 40% payable on all assets over the allowable threshold, it is easy to see how the tax bill can mount up if care is not taken to mitigate the liability. Inheritance Tax is often described as a voluntary tax, meaning that it can be avoided with the correct use of Trusts and other Bloodline Planning vehicles. **Dukes Wealth Management** can offer the essential advice you need.

*Local Government Intelligence Unit

“Dukes will provide a complete picture allowing me to make decisions from a truly informed position. The thorough approach creates peace of mind and for me, a person who has no knowledge of the subject, a clear and easy to understand approach to my complete financial planning.”

Martin Smith, Managing Director, Origin8 Design Limited

The value of investments, and the income derived from them, may go down as well as up.

Insurance...

“Dukes has been providing me with high quality advice in mortgages, investments and life products. They always put their client’s interests first and will always make an effort to get you the best deal available. I would recommend them to anyone looking for competent and consistent advice.”

Max Butti, Managing Partner, Sofistar

Life is surprising. Unfortunately, some events are more welcome than others. During difficult times, financial worries can simply escalate the challenges facing you.

With a bit of forward planning and the right protection in place you can be sure that money is not an additional concern, leaving you, your family and your business to focus on looking to the future.

You often hear people say ‘I’ll sort it out later’ or ‘it could never happen to me’, but the crucial decisions on protection have to be part of any life plan. **Dukes Wealth Management** is able to offer guidance on protecting individuals, families and businesses.

Putting a value on what you’re worth is hard. The important thing is to never underestimate the personal and financial contribution you make. The key is to consider your current circumstances and the level of income required by your dependents or business to ensure they remain fully self-sufficient.

Anyone with family and financial obligations should not think ‘do I need it?’ but rather ‘what kind and how much?’ As different insurance policies suit different needs, **Dukes Wealth Management** offers good advice, which is the best insurance.



Wealth Management. All the financial help you need.

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