



the wealth studio
CLIENT GUIDE



Thoughtfully designed financial planning

Welcome to The Wealth Studio

Financial planning is rarely just about money.

It is about understanding where you are today, what matters most to you, and making confident decisions about the future.

At The Wealth Studio, we provide independent financial planning and personal guidance designed around you.

Whether you are building wealth, preparing for freedom from work, navigating a significant life transition or considering the legacy you wish to leave, our role is to help you understand your options and move forward with confidence.

Financial planning should feel clear, considered and reassuring.

That is what we seek to provide.

Our Client Guide explains:

Who we are

How we work

The services we provide

The protections available to you

It is designed to help you understand what you can expect from us and what we will need from you to build a successful long-term relationship.



Financial planning is
not about predicting
the future.
It is about being
prepared for it.

What Financial Planning Really Means

Many people assume financial planning is about investments.

Others think it is about pensions.

Some believe it is about tax.

In reality, good financial planning is much broader. It is about understanding how your financial resources can support the life you want to live.

The most important questions are often not financial questions at all.

CAN I AFFORD TO MAKE A CHANGE?

WHEN COULD WORK BECOME OPTIONAL?

WILL MY FAMILY BE SECURE?

AM I MAKING THE RIGHT DECISIONS?

WHAT HAPPENS IF LIFE CHANGES UNEXPECTEDLY?

A financial plan helps provide answers. It creates structure around uncertainty and helps you see the bigger picture.

Like a well-considered design, it brings together the different elements of your financial life into a coherent framework that supports the future you want to create.

It brings together:

Income

Savings

Pensions

Investments

Property

Liabilities

Business Interests

Future Aspirations

and helps ensure these elements are working together towards the outcomes that matter most to you.

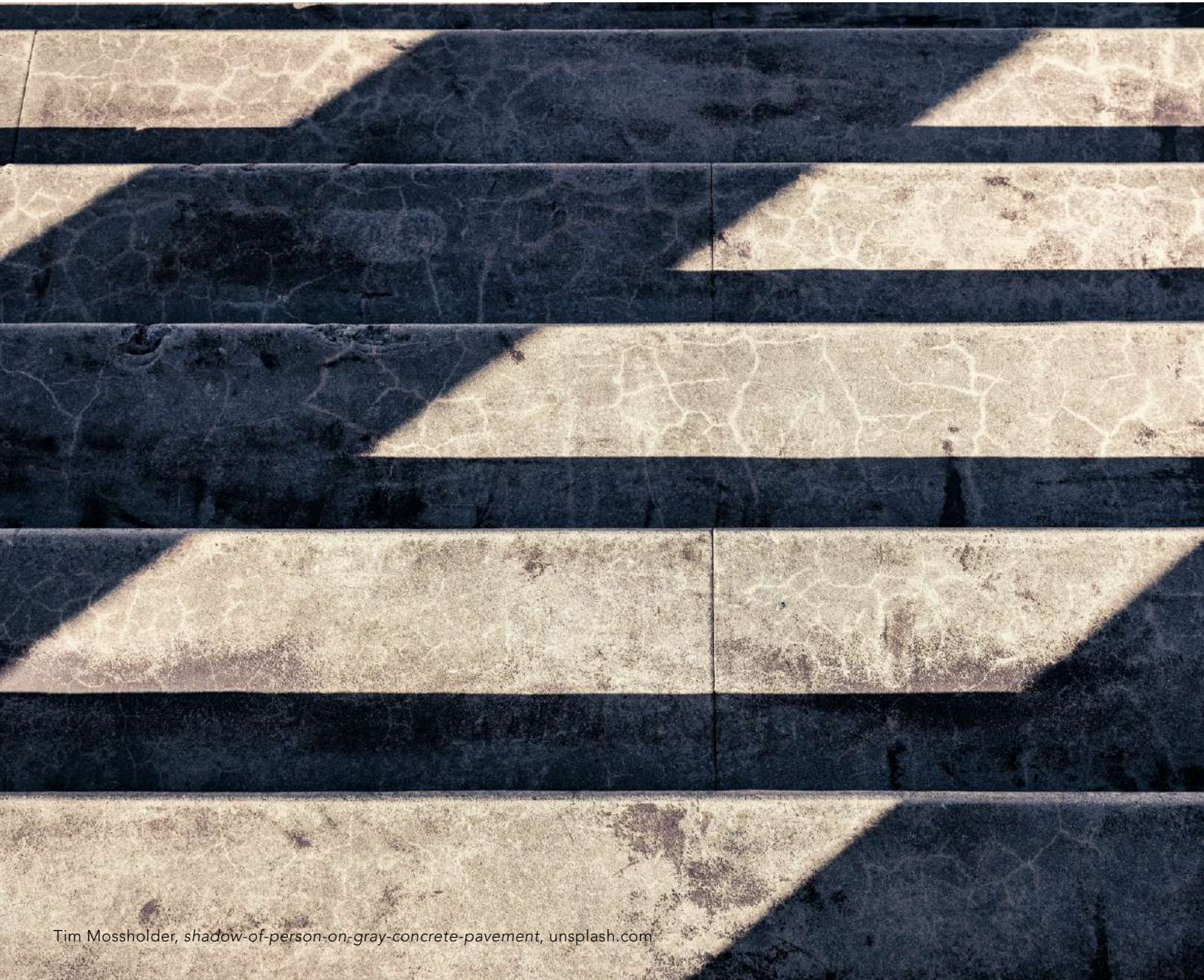
About The Wealth Studio

The Wealth Studio provides independent financial planning and personal guidance designed around your circumstances, priorities and aspirations.

We take time to understand what matters most to you, bring clarity to your options and help shape a plan that supports the life you want.

Our role is not simply to recommend financial products.

Our role is to help you make informed decisions with confidence throughout life's journey.



At The Wealth Studio, we believe financial planning should be:

CLEAR
PERSONAL
THOUGHTFUL
INDEPENDENT
PRACTICAL
UNDERSTANDABLE

Good financial planning is built on understanding.

Understanding your circumstances.

Understanding your goals.

Understanding your concerns.

Understanding what success looks like for you.

Only then can meaningful recommendations be made.

We believe good financial planning is thoughtfully designed around the individual, creating a framework that reflects both your current circumstances and future aspirations.

About Us

The Wealth Studio is a trading style of The Wealth Studio by Tonia Sian Limited, an Appointed Representative of New Leaf Distribution Ltd. which is authorised and regulated by the Financial Conduct Authority. Our Firm Registration Number is 1060764.

About Our Principal Firm

Our firm is supervised by New Leaf Distribution Ltd which is authorised and regulated by the Financial Conduct Authority. The Firm Registration Number is 460421.

You can find information relating to our firm on the Financial Services Register accessible online via www.fca.org.uk



Financial planning
should never begin
with a product.
It begins with
understanding.

Our Philosophy

People Before Products

Financial planning should never begin with a product. It begins with understanding. Before we discuss investments, pensions, tax planning or protection, we take time to understand what truly matters to you. We want to know:



WHERE YOU ARE TODAY

WHERE YOU WOULD LIKE TO BE

WHAT OPPORTUNITIES EXIST

WHAT CONCERNS YOU

WHAT SUCCESS LOOKS LIKE

Only then do we begin to consider potential solutions.

Every client brings a unique combination of experiences, goals, responsibilities and priorities. Your financial plan should be equally individual.

Good architecture is intentional. Good financial planning should be too.

At The Wealth Studio, we believe financial planning is not about selling products. It is about helping people make thoughtful decisions that support the life they want to live.

Every financial plan should be as individual as the person it is built for.

A black and white photograph of a concrete structure, possibly a modern building or bridge. The image features sharp, angular lines and strong shadows, creating a dramatic, geometric composition. The concrete surfaces are textured and show signs of wear. The text is overlaid on the upper left portion of the image.

The value of financial
planning is often found
in better decisions.

Clarity. Confidence. Perspective.

Many people seek financial advice because they have a specific question.

Can I retire?

Am I investing appropriately?

Will my family be secure?

What should I do with an inheritance?

How much risk am I taking?

Am I making the right decisions?

Often, however, the underlying question is much simpler:

“Am I on the right track?”

People are looking for clarity. They want to understand where they stand today, what options are available, and whether they are moving in the right direction.

Financial planning cannot eliminate uncertainty.

Life changes.

Markets move.

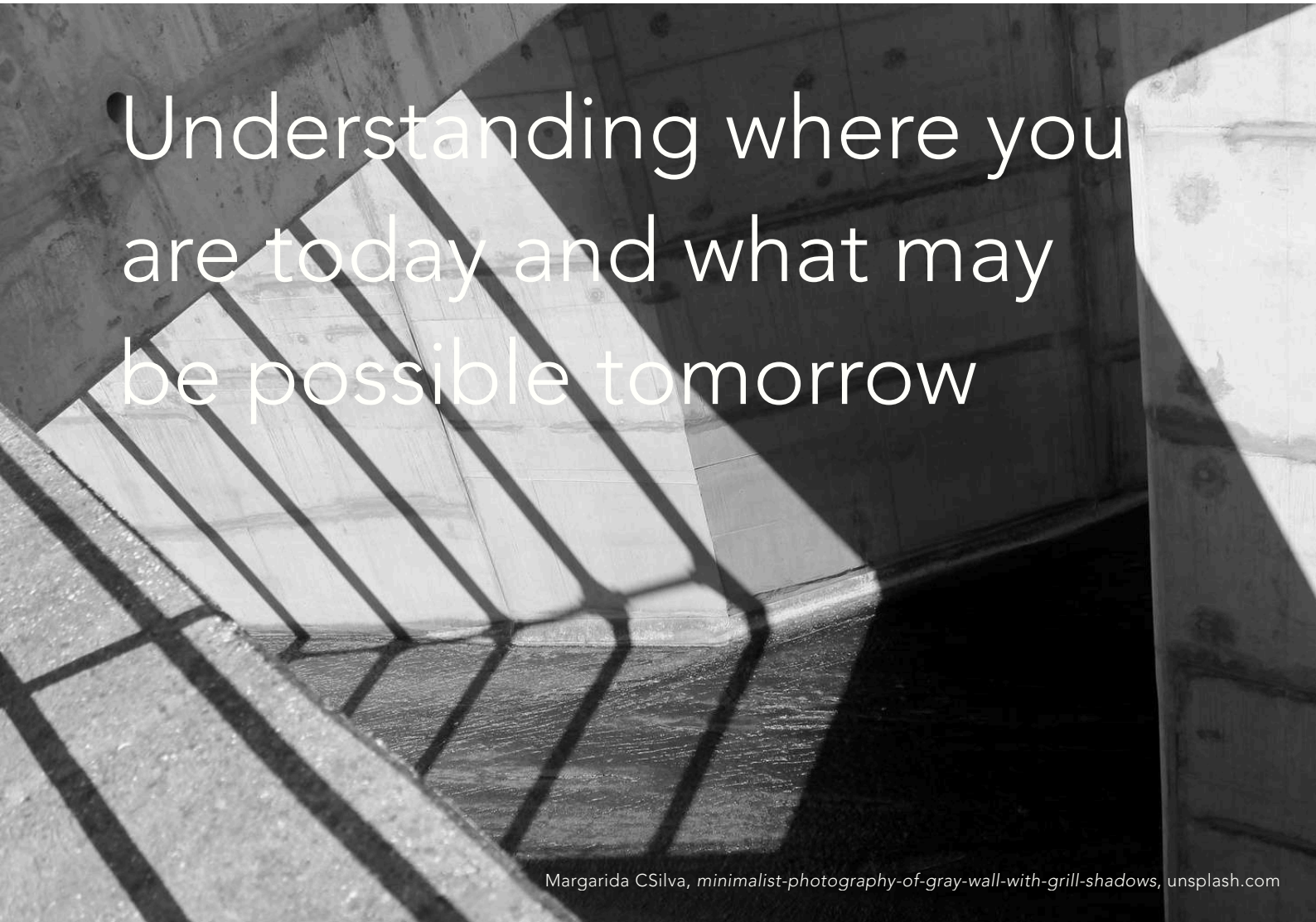
Legislation evolves.

Unexpected opportunities and challenges arise.

What financial planning can do is provide structure, perspective and direction.

With a clear understanding of your financial position and a plan designed around your goals, important decisions often become easier, more deliberate and more confident.

The Value of Financial Planning



Understanding where you
are today and what may
be possible tomorrow

Margarida CSilva, *minimalist-photography-of-gray-wall-with-grill-shadows*, unsplash.com

The value of financial planning is not measured solely by investment performance. It is often found in better decisions.

Good financial planning helps you understand where you are today, what options are available, and the implications of the choices you make.

It provides structure, perspective and reassurance, helping you navigate change and remain focused on what matters most.

Ultimately, the value of financial planning lies in helping you make informed decisions, remain focused on your priorities, and move forward with confidence.

The value of financial planning is often found in better decisions.

How We Can Help

Every client is different.
Every family is different.
Every financial plan is different.

Clients typically seek our advice when:

**Building wealth and
planning for the
future**

**Preparing for
retirement or financial
independence**

**Receiving an
inheritance**

**Navigating divorce,
bereavement and other
major life changes**

**Planning for future
generations**

**Making important
financial decisions with
greater confidence**

A photograph of a set of concrete stairs. The stairs are made of light-colored concrete with dark metal nosing. Strong, dark shadows are cast across the steps from the left, creating a rhythmic pattern of light and dark bands. The shadows appear to be from a railing or balustrade. The overall mood is geometric and architectural.

How We Work Together

Our Financial Planning Process

Every successful financial plan begins with understanding.

Before recommendations can be made, it is important to take time to understand your circumstances, priorities, aspirations and concerns. A clear process helps ensure nothing important is overlooked and gives both of us a framework for working together.

While every client journey is unique, our advice process typically follows six key stages. These stages allow us to move from understanding your current position through to implementing solutions and providing ongoing support where required.

The Six-Step Planning Journey

01

Engagement

Our first meetings are focused on understanding you.

Your circumstances, objectives, priorities and what you would like to achieve.

Financial planning is about people, not products. The better we understand your situation, the more valuable our advice can become.

02

Discovery

Next we establish your current financial position in greater detail.

Assets and Liabilities. Income and expenditure. Existing investments and pension arrangements.
Protection arrangements. Business interests.

A clear picture of where you stand today helps us identify opportunities and risks.

03

Research, Analysis & Plan Creation

We carefully analyse the information gathered.

We consider your objectives, time horizons, attitude to risk, capacity for loss, existing arrangements, tax position and potential opportunities.

We create a financial planning strategy designed around you.

04

Presentation

We present our recommendations without unnecessary jargon. We explain

Our recommendations and our reasoning
Expected benefits and key risks
Implementation considerations
Costs and charges

Once you are comfortable, we agree how to proceed. Together.

05

Implementation

We manage implementation on your behalf.

Arranging your investments
Pension switching and pension contributions
Protection solutions
Platform arrangements

We oversee the process, keeping you informed of progress throughout.

06

Ongoing review

In many cases, implementation is only the beginning.

As your life evolves, your financial plan should evolve too. Regular reviews allow us to assess progress, revisit objectives and make adjustments where appropriate.

The best outcomes are often achieved through ongoing monitoring, review and adaptation over many years.



Independent Advice

One of the key benefits of working with an independent financial planner is freedom of choice. We are not tied to a particular bank, product provider, investment company or platform. We offer advice without restrictions.

Our recommendations are
driven by one question:
What is most appropriate for
this client?

This allows us to focus on suitability rather than product distribution.

The Wealth Studio provides independent advice based on a comprehensive and fair analysis of the marketplace available to independent advisers.

This independence helps ensure our recommendations remain focused on your objectives, circumstances and best interests.

Investments & Pensions



Supporting the Life You Want to Live

Investments and pensions are rarely goals in themselves. They are tools that help support wider ambitions and future aspirations.

Whether the objective is financial security, freedom from work, supporting family members, funding future opportunities or preserving wealth for future generations, investments and pensions often play an important role within a wider financial plan.

Our role is not simply to recommend products.

Our role is to help ensure the solutions selected support the outcomes that matter most to you.

Investment Portfolios

Investment recommendations will typically be through diversified multi-asset funds or professionally managed portfolio solutions.

Our recommendations consider:

What you are trying to achieve.

Your attitude to risk

Your capacity for loss.

Flexibility.

Tax.

Costs and charges.

Long-term suitability

Our aim is to align your investment strategy with your objectives and the wider goals of your financial plan.

Investment Platforms

Where appropriate, we may recommend an investment platform. Platforms bring together investments, pensions and reporting into a single environment, helping simplify administration and oversight.

Before making a recommendation, we regularly assess platform providers against the following criteria:

Service standards

Available features

Costs

Investment choice

Technology

Reliability

Existing Investments

If you already have investments, pensions or other arrangements in place, we do not assume they should be replaced.

We begin by understanding what you already have. Where existing arrangements remain suitable, we may recommend retaining them.

Where improvements could be achieved through alternative solutions, we will explain those opportunities and the reasoning behind any recommendation.

Discretionary Fund Management

We may recommend a Discretionary Fund Manager (DFM), responsible for the day-to-day management of investment portfolios within agreed parameters.

Where a DFM is recommended, the reasons for the recommendation and associated costs will be clearly explained to you before any decision is made.

The Value of Our Relationship



Adding Initial Value

Focus Area	What We Do	Benefit To You
Understanding What Matters Most	Take time to understand your goals, priorities, concerns and aspirations before making recommendations, ensuring advice is aligned with what matters most to you.	A financial plan built around your life and objectives, rather than financial products. Confidence that your finances are moving in the right direction.
Creating Clarity	Bring together all parts of your financial life and help you understand your current position, opportunities and future possibilities.	A clearer understanding of where you are today, what may be possible in the future and greater confidence when making financial decisions.
Understanding Risk	Help you explore risk, uncertainty, capacity for loss and the trade-offs involved in different decisions.	Greater confidence that decisions are aligned with your circumstances, objectives and comfort levels.
Research & Due Diligence	Conduct research and assessment of suitable strategies, solutions, providers and investments before recommending appropriate solutions and course of action.	Confidence that recommendations have been carefully assessed and that any products, services or providers selected are appropriate for your needs and objectives.
Cashflow Planning & Modelling*	Where appropriate, we use cashflow modelling to explore future possibilities and test different scenarios, helping illustrate the impact of key decisions.	A deeper understanding of how decisions made today may influence future outcomes and confidence that your plans are realistic and achievable.
Regulatory Protection	Consider how best to maximise available protection under the Financial Services Compensation Scheme (FSCS).	Greater confidence that your investments and savings are supported by appropriate regulatory protections where available.
Planning for Future Generations	Consider how wealth may pass to future generations and explore strategies that help reflect your wishes and priorities.	Greater confidence that your wealth is structured to benefit the people and causes that matter most to you.

*All Cashflow Planning & Modelling is delivered using standard retail financial planning platforms and constitutes standard regulated financial planning projections, not technical actuarial work.

Why Our Clients Choose Ongoing Planning



Life rarely stands still.

Careers evolve.
Families grow.
Priorities change.
Tax rules change.
Markets move.

Decisions that feel appropriate today may not remain appropriate in five, ten or twenty years' time.

For many clients, the greatest value of financial planning is found in having an experienced professional helping them navigate important financial decisions over time.

Ongoing planning is not simply to review investments. It is to ensure your financial plan remains aligned with your life as circumstances evolve.

Adding Ongoing Value

Focus Area	What We Do	Benefit To You
Keeping You on Track	Regularly review progress to ensure your financial plan remains aligned with your goals, risk preferences, and personal circumstances.	Confidence that your plan remains aligned with your objectives and continues to support the future you want to create.
Navigating Change	Help clients navigate significant life events such as retirement, inheritance, bereavement, divorce and business transitions.	Perspective and guidance when important decisions need to be made, with support when you need it most.
Avoiding Common Mistakes	Provide perspective and help you remain focused on your long-term objectives, avoiding emotional decisions, unnecessary risks and avoidable costs.	Better decisions during changing market conditions and life events. Better outcomes for an appropriate level of risk.
Improving Financial Efficiency	Review available allowances, reliefs and planning opportunities to help ensure your finances remain structured efficiently.	More of your wealth working towards the goals that matter most to you through effective tax planning and financial structuring.
Identifying Opportunities	Monitor changes in legislation, taxation, financial markets and product developments, identifying opportunities as circumstances evolve.	Confidence that relevant opportunities can be identified and considered as your needs and the wider environment change.
Retirement & Later-Life Planning	Help clients navigate retirement income decisions, pension choices and other considerations associated with later-life planning.	Greater clarity around sustainable income, long-term financial security and maintaining your desired lifestyle in retirement, helping ensure retirement spending remains aligned with your long-term objectives.



Inspired by Structure & Design.
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Registered Office: 71-75 Shelton Street, Covent Garden, London WC2H 9JQ.