VISION

Issue 12 | Winter 2019

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TOP 100 ADVISER

Recently voted one of the UK's 'Top 100 Advisers' for the sixth time by Citywire!

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Hello and welcome to the last *Vision* magazine of 2019. I hope your year has been as successful and as busy as ours and you are reflecting on 2019 whilst looking forward to 2020.

In this issue, you can read about our recent awards, meet our latest new recruit and find out more about our forthcoming Personal Finance Portal, which will make our communications with you even more secure than before.

Our guest contributors this time are Berry & Warren Accountants and Rogers & Norton Solicitors. If you're affected by Capital Gains Tax, don't miss accountant David Mann's article on CGT changes (page 06), and whether you're married or co-habiting, solicitor Kerry Rowell's article on page 07 raises some important points.

Elsewhere in the magazine, nearly four million women in the UK have been affected by changes to the State Pension age, and we explore this further on page 10. Find out what is meant by the 'Sandwich Generation' on page 11 and what you need to consider if you're one of the five million or so workers juggling your paid job with caring.

Finally, we're pleased to announce we've recently renewed our sponsorship of both Norwich Baroque and Ipswich Rugby Club! On pages 12 and 13, you can find out more about this, plus other SGWM news.

The full list of articles featured in this issue appears opposite.

We hope you enjoy reading *Vision*, and we always welcome your feedback, so to discuss any of the articles in this issue or share ideas for topics you'd like to see featured, please contact us – and don't forget to follow and like us on LinkedIn, Twitter and Facebook.

Very best wishes of the season.

Helen Tavner, Editor

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Vision Magazine *is published for SG Wealth Management by Goldmine Media Limited. All enquiries should be addressed to* Vision Magazine, *c/o Goldmine Media Limited, Basepoint Innovation Centre, 110 Butterfield, Great Marlings, Luton, Bedfordshire LU2 8DL. Please note that* Vision Magazine *does not accept unsolicited contributions. Editorial opinions expressed in this magazine are not necessarily those of SG Wealth Management, and SG Wealth Management does not accept responsibility for the advertising content.*

'BETTER-THAN-INDUSTRY LEVEL' INVESTMENT APPROACH

I am proud to be ending a successful year for SG Wealth Management with both a prestigious and respected industry award nomination – and another award!

Financial publisher Citywire's national Investment Performance Awards recognise companies who've delivered the best risk-adjusted returns for their clients over three years. The awards, based on independent performance analysis, are strictly quantitative and focus on risk-adjusted performance.

We run a number of managed portfolios of investment funds, with our balanced portfolio being the most popular amongst clients, so it was very gratifying to be shortlisted in the category of best Balanced Portfolio along with some national firms, and I feel it is proof of our ongoing commitment to delivering the best possible returns for our clients.

Even more rewarding though was finding out that Citywire has recognised us as one of the UK's Top 100 Advisers for a SIXTH time! To be ranked amongst the best in the country amongst over 5,000 UK financial advice firms is, I feel, fully reflective of our exceptional client service and approach.

On a different note, we've made considerable investment into technology here at SGWM during the last year, so we're really looking forward to rolling out our new Personal Finance Portal (PFP) to you during 2020.

For those clients who would like to join, this will be a secure facility enabling you to access shared documents, maintain your personal details, review your overall financial information and securely message your Wealth Manager – all from one portal accessed from any device with internet access 24 hours a day, seven days a week.

There'll be a downloadable app for your phone or tablet and, once you're all set up, future digital communications will come via Secure Messaging. We will still use paper

copies if preferred, but with email and post increasingly vulnerable to interception, the new portal means you'll able to get in touch with us quickly and securely in the knowledge that any information we share is fully encrypted and private. We'll still communicate with you in person or by phone of course, but we'll now also be able to correspond and send important documents to you securely via the PFP, rather than by email.

Your Wealth Manager will be in touch with more details in the near future about this new facility designed to give you further peace of mind.

And finally – all that remains is to wish you a Merry Christmas, thank you for your continued business throughout 2019, and to wish you a healthy, happy and prosperous 2020. ■

Stephen Girling
Managing Director
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CULTIVATE THE ART OF PATIENCE

Avoid knee-jerk reactions by focusing on long-term investment objectives

Creating and maintaining the right investment strategy plays a vital role in securing your financial future. But we live in the era of the 24-hour news cycle. Human tendency is to prioritise negative over positive news content, and no one is immune from bad news. So as an investor, when you do get it, how do you process the information, deal with it, and move on unscathed?

The goal of any investor should be to focus on long-term investment objectives and avoid any knee-jerk reactions. Volatility can understandably give any investor the jitters. The investment world can be unpredictable, and investors currently have plenty of bad news to process with a plethora of events making the daily and even hourly news headlines – from the US-China trade conflict and oil price volatility, to Britain's exit from the European Union.

Market downturns can also unnerve even the most seasoned of investors. But if you want to give your investments the best chance of earning a return, then it's important to cultivate the art of patience. Whatever happens in the markets, in all probability, your reasons for investing won't have changed.

STAY POSITIVE AND FOCUS ON YOUR INVESTMENT GOALS

TUNE OUT THE NOISE

The deluge of information we receive every day on our mobiles, TVs and computers might have something to do with increasing levels of uncertainty, but remember: 'bad news sells'. We are inundated with new information all the time. There is no break from it. And that can be exhausting.

This information overload, news alerts, tweets and posts can lead to poor, knee-jerk reactions. We're hardwired to want this amount of information but not hardwired to deal with it. But if you do find yourself in a situation where you require insightful information that you can trust, then speak to us, and we'll give you an unbiased assessment of the situation.

LOOK TO THE LONGER TERM

The length of time you stay invested in the market is generally more important than market timing. One of the advantages associated with long-term investing is the potential for compounding. When your investments produce earnings, those earnings are reinvested and can earn even more. The more time your money stays invested, the greater the opportunity for compounding and growth.

Keep in mind that compounding, overall, can have a significant long-term impact, even if there are periods where your money won't grow. While there are no guarantees, the value of compounded investment earnings can turn out to be far greater over many years than your contributions alone. As Warren Buffett, the American business magnate, investor and philanthropist, put so eloquently, 'The stock market is designed to transfer money from the active to the patient.'

DIVERSIFY YOUR PORTFOLIO STRATEGY

Diversification is a strategy that involves investing across or within different asset classes to minimise the ups and downs of financial markets. In other words, diversification is about not having all your eggs in one basket. Although having a diversified portfolio won't eliminate all volatility, a well-thought-out diversification strategy can help to reduce risk during this period and help with gaining more consistent returns over the long run.

Generally speaking, there are four broad asset classes: cash, fixed interest, property and shares. Because asset classes have their own unique economic cycles, when one class is making stronger returns, another may not be performing as well. By spreading your investments across and within different asset classes, you'll be in a better position to offset the volatility of individual investments.

DEFINE YOUR GOALS FOR INVESTING

Knowing what you want your money to achieve will help you to remain focused through times of market volatility and bad news. One of the first steps to investing is to clearly define your investment goals. Taking time to consider what you want to achieve as a result of your investment process will guide you in determining specific investment goals.

Whatever your personal investment goals may be, it is important to consider the following questions: what is your time horizon? What is your investment risk tolerance? What are your liquidity needs? And are you investing for growth, income, or both? ■

Henry Gaskin
Chief Investment Officer
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Helping you achieve your financial goals

Financial news can be dangerous to the health of your investment portfolio. Whether you are looking to invest for income, growth or a combination of the two, we can provide the quality advice and a comprehensive range of investment solutions to help you achieve your financial goals. For more information, please contact us.

CAPITAL GAINS TAX

The changes that landlords need to be aware of from 2020

In recent years, landlords have felt the effect of changes to the way they have been taxed on both income and capital gains on their let properties. **These changes have included:**

- Increases to the rate of stamp duty
- The withdrawal of the 'wear and tear allowance' for furnished lettings
- A reduction in the Capital Gains Tax (CGT) relief available where a property has been an individual's main or only residence for up to 18 months
- An increase in the rate of CGT from 10% and 20% (for basic and higher-rate taxpayers) to 18% and 28%
- A phased withdrawal of the higher rate relief on finance costs such as mortgage interest, the final stage of which will take effect after April 2020. Tax relief will be restricted to basic-rate relief only after that date.

However, further changes that are likely to be introduced from April 2020 are:

LETTING RELIEF

If a property has been an individual's main or only residence, and they have also let that property as residential accommodation, they can currently claim Letting Relief on the period where the property has been let. The maximum amount of relief available is capped at £40,000, but a married couple may be entitled to up to £80,000 relief.

After April, Letting Relief will no longer apply – unless the owner occupies the property with the tenants at the same time, which will not be applicable for the majority of landlords.

FINAL 18 MONTHS' PRINCIPAL PRIVATE RESIDENCE RELIEF – TO BE REDUCED TO 9 MONTHS

This relief applies where a property has been an individual's main or only residence for part of the property's ownership period. In this scenario, the final 18 months are deemed to be occupied by the owner(s) as their main residence, regardless of whether they have lived in the property during that period. This relief is expected to be reduced to nine months and does not affect disabled home owners or those who are currently living in – or who are about to move into – a residential care home, as the current 36-month exemption period will remain.

PAYMENT DATE FOR CGT

The due date for payment of any CGT is 31 January following the tax year of disposal. After April 2020, the payments will become due within 30 days of disposal.

EXAMPLE

Jim Jones, a higher-rate taxpayer, is considering selling one of his residential properties. He bought the property in April 2000 for £150,000 and lived in that property until March 2010. He let the property continuously from April 2010. He expects to receive £250,000 after selling costs.

In this example, it would cost Jim nearly £10,000 more if a sale was delayed until after April 2020. ■

David Mann FCA, ATT
Berry & Warren Ltd

If you are considering selling a property, it is important that you consider the effect of these changes and how they might impact your own circumstances.

Berry & Warren Ltd, Chartered Accountants, can help you maximise the return you receive from the assets you own, reduce tax liabilities and evaluate your future options. For professional, expert advice contact us at:

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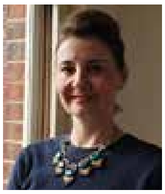
Berry & Warren
Chartered Accountants

MARRIAGE V COHABITATION

Sharing your financial resources



Many of us look to marriage to consummate our love. However, it also serves another purpose, which is to protect us financially.

Should the marriage fail, the division of your financial assets will be determined under statute and case law precedent. For those who choose to cohabit instead of marry, there are currently no statutory provisions to protect you financially, no matter how long the relationship lasts. Consequently, it is often an active choice of the financially superior party not to marry in order to protect their wealth.

In reality, of course, marriage can still be based on your love and devotion to another. Whether you choose to marry or cohabit, it's possible to enter into an agreement which provides you with the ability to financially plan your future. If you intend to marry, or are married, we call this a 'prenuptial' or 'postnuptial agreement', if not married we call it a 'cohabitation agreement'.

Both serve the same purpose, which is to determine how you will share your financial resources during the relationship and if it comes to an end. Many see this as unromantic or as a signal of distrust because neither of you intends to end it. However, from a legal viewpoint, it is simply financial planning. For example, we don't pay into a pension knowing that we will live to enjoy it, but we do it anyway, so why can't we pay into a relationship on the same terms?

A prenuptial/postnuptial or cohabitation agreement can settle in advance all of the following:

- How you will divide property in order to meet your housing needs
- How you will divide savings, shares and investments
- Whether you will equalise pension income on retirement
- If you will provide financial support to each other depending on who earns more and whether the other person has allowed their career to take a back seat due to raising children or to allow the others to flourish.

Having the answers to these questions allows you to plan financially for the future whatever the outcome of the relationship. You can also introduce a financial advisor to work with you both to ensure overall fairness in how you build your assets.

This benefits the relationship greatly because you are able to feel equal. No one has the financial upper hand, no one feels insecure, dependent or oppressed – meaning less chance of bad feeling or arguments and holistically a better relationship. ■

Kerry Rowell
Director of Family & Matrimonial
Rogers & Norton Solicitors

For advice on any of the above issues raised here, please contact Kerry Rowell, Director of Family & Matrimonial, at Rogers & Norton Solicitors on **01603 675666** or **kr@rogers-norton.co.uk**.

RN SOLICITORS ROGERS & NORTON

TAX-WISE

Make the most of your valuable allowances, reliefs and exemptions

Once we enter January, the end of the 2019/20 tax year will be just over three months away on 5 April. As this date approaches, the window of opportunity reduces if you want to make the most of valuable allowances, reliefs and exemptions that could help reduce your tax bill and make sure your finances stay tax-efficient.

Some of these allowances will be lost forever if they are not used before the tax year end, and the sooner you claim them the better. Every year, some people leave end-of-year tax planning until the last minute. But leaving planning until the eleventh hour increases the risk that you will discover you have left it too late and missed out on the chance to improve your financial position.

INCOME TAX

Consider making use of lower-rate tax bands. It's important to review the tax implications of transferring income-producing assets and taking note of anti-avoidance and settlements legislation.

The way you receive an income, and the rates and allowances that apply, should be at the front of your mind. How much you pay depends on where you live in the UK, with Scotland in receipt of devolved powers to set its own Income Tax bands on top of the personal allowance.

INDIVIDUAL SAVINGS ACCOUNT (ISA) ALLOWANCE

With a Cash ISA or a Stocks & Shares ISA (or a combination of the two), you can save or invest up to £20,000 a year tax-efficiently.

If you are in a position to, it makes sense for you and your spouse to take advantage of each other's ISA allowance, particularly if one of you has more financial resources than the other. That way, you can save (in the case of Cash ISAs) or invest (in the case of Stocks & Shares ISAs) up to £40,000 tax-efficiently in 2019/20.

PENSION CONTRIBUTIONS

The annual pensions allowance enables you to contribute up to £40,000 in 2019/20. If your adjusted income exceeds £150,000 in 2019/20, your annual allowance will be reduced by £1 for every £2 that exceeds this threshold down to a limit of £10,000.

The annual pensions allowance can be carried forward for three tax years providing you were a member of a registered pension scheme during that period. Any unused annual allowance for the three previous tax years (2016/17, 2017/18 and 2018/19) can be added to your 2019/20 allowance (giving a maximum contribution of £160,000) and will attract tax relief at your marginal rate.

INHERITANCE TAX

You can act at any time to help reduce a potential Inheritance Tax (IHT) bill when you're no longer around.

Gifts of up to £3,000 per year can be made on an IHT-free basis. The limit increases to £6,000 if the previous year's annual exemption was not used.

A married couple can therefore make IHT-exempt gifts totalling £12,000 per tax year. This simple technique could save a possible IHT bill of £4,800 in the event of your untimely death.

CAPITAL GAINS TAX ALLOWANCE

Capital Gains Tax (CGT) is a tax on the gains and profits you make when you sell something, such as an investment portfolio or second home.

Everyone has an annual allowance of £12,000 (in 2019/20) before CGT applies. Like the ISA allowance, it doesn't roll over – so if you don't use it, you'll lose out. And you may have to pay more CGT in the future. ■

Andrew Morley, Wealth Manager
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Don't lose it, use it

As we make our way towards the end of the tax year, now is the ideal time to review your tax affairs to ensure that you have taken advantage of all the valuable allowances, reliefs and exemptions available to you. To discuss the planning opportunities available to help you, your family and business reduce your tax bill, please contact us.

MONEY LESSONS

5 tips that add up to teaching your child about money matters

Understanding how money works is an essential life skill. Unfortunately, for a lot of people, these lessons come later than they should – and often as the result of something going terribly wrong.

Not enough people make financial education a priority for children, which results in young adults entering a surprisingly complex financial world without the tools necessary to survive and thrive. Even if your children are very young, remember that the sooner you start teaching them money and personal finance skills, the more adept they'll be at applying those skills when the time comes.

1. Communicate with children as they grow older about your values regarding money

Financial lessons – how to save money, how to make it grow and, most importantly, how to spend it wisely – must be age-appropriate to be meaningful and beneficial. Young children are not miniature adults. Lessons should be tailored for their age, rather than just made simpler.

Start as soon as they are able to count, and make money the topic of regular family discussions. Time these around dates (for example, a birthday or Christmas) when they are due to receive a cash gift so that you can talk about saving versus spending.

2. Help children learn the differences between needs, wants and wishes

Help your children avoid spontaneous purchases by setting goals and prioritising what they spend their money on. This will prepare them for making good spending decisions in the future.

While a child will naturally ask for the latest games console, making them understand the difference between needs and wants will help them make sensible spending decisions from a very young age.

3. Setting goals is fundamental to learning the value of money and saving

Help your children to set a goal and track their savings and their spending. Young or old, people rarely reach goals they haven't set. Nearly every toy or other item children ask their parents to buy them can become the object of a goal-setting session.

Such goal-setting helps children learn to become responsible for themselves. A great way to visualise goals for children is to create a savings chart you can display somewhere prominent (for example, on the fridge).

4. Introduce children to the value of saving versus spending

Explain and demonstrate the concept of earning interest income on savings. Consider paying interest on money children save at home. Children can help calculate the interest and see how fast money accumulates through the power of compound interest.

Later on, they will also realise that the quickest way to a good credit rating is a history of regular, successful savings. You could even offer to match what your children save on their own.

5. When giving children a 'pocket money' allowance, give them the money in denominations that encourage saving

Providing pocket money in lower denominations makes it easier to allocate a proportion of income to different goals. Labelled jars work to separate money – one for saving, one for spending, and one for donating.

Any time they make money by doing chores or receiving birthday gifts, encourage your child to divide the cash equally among their jars.

It's not a huge act, but it does show that it's okay to spend some money, as long as you're saving as well. Once they're older, their bank and investment accounts can mirror the split. Keeping good records of money saved, invested or spent is another important skill young people should learn. ■

Katie Jones
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Looking to maximise your children's wealth?

Teaching children about money isn't currently on the UK school curriculum. The sooner you teach your children or grandchildren about the value of money, the more prepared they'll be for adult life. Small steps can set them on the path to money maturity, enabling them to survive and thrive financially in adult life. To discuss the different saving and investment options for your children or grandchildren, speak to us for further information

WOMEN'S STATE PENSION AGE CHANGES

Government's bid to ensure 'pension age equalisation'

On 3 October, campaigners lost a significant legal battle against the Government's handling of the rise in women's State Pension age. Up until 2010, women received their State Pensions at the age of 60, but that has been increasing since then.

The retirement age for women has increased from 60 to 65, in line with men, and will go up to 66 by 2020, and to 67 by 2028. Nearly four million women have been affected by these changes. Women born in the 1950s claim the rise is unfair because they were not given enough time to make adjustments to cope with years without a State Pension.

FAST-TRACKED CHANGES

Plans to increase the State Pension age were announced firstly in the Pensions Act 1995, but the changes were fast-tracked as part of the Pensions Act 2011. The Government decided it was going to make the State Pension age the same for men and women as a long-overdue move towards gender equality. Campaigners have argued the changes are discrimination, but the judges disagreed.

In a summary of the High Court's decision, the judges said: 'There was no direct discrimination on grounds of sex, because this legislation does not treat women less favourably than men in law. Rather it equalises a historic asymmetry between men and women and thereby corrects historic direct discrimination against men.'

PENSION AGE ENTIRELY LAWFUL

The Court also rejected the claimants' argument that the policy was discriminatory based on age, adding that even if it was, 'it could be justified on the facts'. The State Pension age has been increased by successive governments in a bid to ensure 'pension age equalisation' – so that women's State Pension age matches that of men.

A spokesman for the Department for Work and Pensions said: 'We welcome the High Court's judgment. It has always been our view that the changes we made to women's State Pension age were entirely lawful and did not discriminate on any grounds.'

FOCUS OF MUCH OF THE CAMPAIGN

Those affected were born in the decade after 6 April 1950, but those born from 6 April 1953 were particularly affected and have been the focus of much of the campaign.

In June, the judicial review in the High Court heard the claim from two members of the Backto60 group who said that not receiving their State Pension at the age of 60 had affected them disproportionately. They argued that many women took time out of work to care for children, were paid less than men and could not save as much in occupational pensions, so the change had hit them harder.

Commenting, the group said: 'We can't simply follow in our parents' footsteps as the social norms that worked for them are unlikely to work over longer lives. We will all have to start doing things differently. This is particularly apparent in retirement planning.' ■

Linda Kent
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What will your retirement income be? *Increasingly, people now feel saving for a pension is right, sensible, worthwhile and – above all – a normal part of working life. The fact that we are generally living, and remaining healthy, for longer than ever before is welcome news. If you have any questions or require any further assistance to find the right pension strategy for you, don't delay – please contact us.*

‘SANDWICH GENERATION’ CARERS

Nearly half a million quit their careers in the last two years alone

The decision to look after an elderly, ill or seriously disabled relative has been made by 2.6 million people according to new research by Carers UK[1]. The findings also reveal that nearly half a million (468,000) have quit their careers in the last two years alone – more than 600 people a day. This is a 12% increase since Carers UK and YouGov polled the public in 2013.

More people are now caring than previously thought, with almost 5 million workers now juggling their paid job with caring – a dramatic rise compared with Census 2011 figures of 3 million. Previous research shows those aged 45–64 – the so called ‘sandwich generation’ – are most likely to have a caring responsibility, providing a strong driver for employers to support and retain some of their most skilled and experienced employees.

CARING FOR A RELATIVE OR PARTNER IN THE FUTURE

In other research[2], a further 2.6 million employees aged 45 and over[3] also expect that they will have to leave their careers in order to care for a relative or partner in the future. One in five (19%) employees aged 45 and over in the UK expect to leave work in order to care for adult family members.

Women in particular (20%) are more likely to see their careers cut short by the need to care for a relative or a partner, but men are not far behind (17%). But just 6% of employers view caring pressures as a significant issue faced by their employees, highlighting a disconnect between employee and employer.

SUPPORTING BOTH YOUNGER AND OLDER GENERATIONS

One in ten (10%) mid-life employees expect they will have to leave work in order to care for children or grandchildren. This highlights the pressures being faced by this generation as they look to support both younger and older generations.

Despite the care conundrum expected to cause one in five employees to leave their jobs, just 6% of UK employers consider care pressures a significant issue being faced by their mid-life workforce.

LACK OF SUPPORT IN THE WORKPLACE IS A DIFFICULT REALITY

Asked what support from their employer would be most important if combining their job with unpaid care for a loved one, 89% of UK adults said a supportive line manager or employer, 88% said the option to work flexibly, and 80% said five to ten days’ paid care leave.

Asked what supportive employment policies are currently available for carers in their workplace, 38% of UK employees said their employer had flexible working, but only 12% said they had additional paid care leave. A third (33%) of people currently juggling work and care said that there were no policies listed to support carers. This suggests that for many carers, the lack of support in the workplace is a difficult reality. ■

John Griffin
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Make time for the things you need

Not only is your well-being important, but by taking care of yourself, you’ll be in a much better position to take care of your family. Try to make time for the things you need. It may feel self-indulgent, but your family – young and old – will benefit from it, as you will be more resilient. To discuss any areas about your financial plans or concerns that you may have, we’re here to help.

Source data:

[1] All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 4,254 adults. Fieldwork was undertaken between 28 December 2018 and 4 January 2019. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+). All calculations by Carers UK using ONS population statistics for 2018

[2] Research of 1,036 UK employers and 2,020 employees aged 45+, conducted on behalf of Aviva by Censuswide, January 2019. All figures are based on this research unless otherwise stated. 2,666,750 figure scaled up according to the latest ONS Labour Market Stats – calculated as 19% of UK employee population aged 45+

[3] Employees aged 45+ are defined as ‘mid-life employees’ throughout the release

SGWM NEWS

NEW RECRUIT

We recently welcomed Nick Willis to our Paraplanning team. Nick's worked in both paraplanning and management roles for various successful firms in the industry since 2010, so he's very experienced in technical research, analysis and supporting Wealth Managers with holistic financial planning.

Nick says, 'I'm looking forward to supporting the SG Wealth Management Team with their planning. I'll be based in Ipswich, but working across our entire client base so will be able to provide my expertise across a broad range of client needs across the region.'

In his spare time, Nick enjoys golf, travelling, and is a season ticket holder at Tottenham.

Nick Willis, Paraplanner

A CHARITABLE BUNCH

We're very proud of our Compliance Manager, Kim Moss, and Wealth Manager, Neil Dobson for their recent charity efforts.

Kim Moss, Compliance Manager

Kim ran the Priscilla Bacon Hospice Inflatable 5k, raising £330 for their new hospice appeal towards a total that has reached nearly £5k and is still growing!

Neil Dobson, Wealth Manager

On a chilly November evening, Neil took part in Norwich Sleep Out to raise money for The Benjamin Foundation, smashing his original target to raise funds to help tackle homelessness. As we went to print, donations were still coming in.

Well done to both!

IPSWICH RFC SPONSORSHIP RENEWAL

We've renewed our sponsorship of Ipswich Rugby Football Club (IRFC) for a third consecutive year.

The club commented, 'We are very grateful to SG Wealth Management for their continued support. Whilst the club lost a couple of players last season, we gained several more, and the three senior teams representing Ipswich are now very solid in terms of numbers and management, which is in contrast to several clubs in the area whose senior playing numbers are diminishing.'

There's a huge amount of work going into all other sections of the club, mainly by volunteers, with the aim of trying to become the most professional amateur club in the region. They're also busy with plans for their 150th anniversary season in 2020/21.

We're proud to be sponsoring them at this exciting time for the club.

For a full list of fixtures and to find out more, visit: **www.ipswichrugby.com**.

SGWM NEWS

Cathedral audiences captivated by Vivaldi at Baroque annual Gala

Our fourth annual SGWM Gala concert in September saw us once again welcoming our VIP guests to the magnificent surroundings of Norwich Cathedral for an evening of unrivalled musical entertainment from Norwich Baroque.

As principal sponsors of the period instrument ensemble, our guests were among a 400-strong audience for a superb performance of Vivaldi. The programme showcased Vivaldi's incredible diversity, and particularly stunning were performances by international Countertenor Tim Morgan, who began his vocal training with Norwich Cathedral Choir, and Viola d'Amore Professor Catherine Martin.

Commenting on the occasion, Managing Director Stephen Girling said, 'It was fantastic to see so many people enjoying our fourth annual Gala concert, which was a huge success with great company and music in lovely surroundings! I am very pleased that our continued sponsorship of Norwich Baroque enables them to gain the recognition they deserve and delighted that our valued guests appreciated the concert and our hospitality so much.'

Contertenor Tim Morgan meeting our MD Stephen Girling

Our guests enjoyed canapes and light refreshments before the concert and said they were thrilled to be invited to such a wonderful evening!

More photos of the Gala evening can be found at www.sgwealthmanagement.co.uk/cathedral-audiences-captivated-by-vivaldi-at-sgwm-gala/ ■

WE ARE PROUD TO ANNOUNCE WE WILL ONCE AGAIN BE PRINCIPAL SPONSORS OF NORWICH BAROQUE DURING 2020!

Our principal sponsorship means we have a (limited) number of tickets for concerts throughout 2020. If you are interested in attending, contact helen.tavner@sgwealthmanagement.co.uk. A full list of concerts and information about Norwich Baroque can be found at www.norwichbaroque.co.uk

Helen Tavner
Marketing & Communications Manager
helen.tavner@sgwealthmanagement.co.uk

HISTORICAL NEW HOME FOR SG WEALTH MANAGEMENT'S IPSWICH TEAM

Our move to medieval Merchant House

Our Ipswich Team outside the new office.

We've recently moved our Ipswich team into new premises – but it's no ordinary office!

'Merchant House' in the town's Silent Street is, as the name suggests, a 16th century timber-framed medieval merchant's house. However, the building was originally situated elsewhere in the town.

Some years ago, the Ipswich Building Preservation Trust (IBPT) fully dismantled and stored it until contractor Jackson Projects, who were building a new office block on Silent Street, undertook the task of carefully repairing, restoring and re-erecting Merchant House in Silent Street – where it has been used as a commercial office ever since.

It was therefore with great pleasure that Nicholas Jacob, Chairman of the Ipswich Building Preservation Trust (IBPT), presided over an official 'ribbon-cutting' to mark the opening of our move to Merchant House.

If you'd like to see our new Ipswich office, we're holding a client open morning between 10-1pm on Thursday 12 December. Come and see us for a cuppa or mulled wine and mince pie!

> It is an exciting challenge to adapt such an old building to accommodate a 21st century business.

Our MD Stephen Girling cutting the ribbon at Merchant House with Nicholas Jacob of the IBPT.

Stephen Girling, SGWM's Managing Director, said, 'We're very pleased to have completed the move to our new Ipswich office. It is an exciting challenge to adapt such an old building to accommodate a 21st century business, but behind the beams we now have superfast broadband and 21st century technology, whilst keeping the building's charm and still offering a good 'old-fashioned' client service. We're very much looking forward to welcoming our clients and visitors to such a historical location!'

It is a return to an older style building for us. When we acquired Stan Gaskin Ltd in 2011, they were based in an office in historic Soane Street, opposite Christchurch mansion, complete with cellar and attic. ■

OUR NEW OFFICES CAN BE FOUND AT:
Merchant House, 11–13 Silent Street, Ipswich, Suffolk, IP1 1TF • Tel 01473 255 948

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