Issue 15 | Spring 2021

VISION

MAGAZINE

Impartial, accountable and trusted

PLANNING FOR YOUR LONGEST HOLIDAY

Preparing for the future

REDUCE YOUR INHERITANCE TAX BILL

10 ways to protect your estate for your loved ones

TOP 100 ADVISER

Voted one of the UK's Top 100 Advisers seven times by Citywire.

SG Wealth Management
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Chartered Financial Planners

SG Corporate Services
Workplace Pensions and Employee Benefits

Welcome to your Spring Vision magazine. I do hope that you are keeping well and looking forward to better days ahead now that lockdown is easing and Summer is around the corner.

Among the useful articles in this edition, there's a reminder of the Budget key announcements on page 05, we discuss ways to reduce your Inheritance Tax bill on page 07 and we take a look at ways to avoid scams on page 12.

Our guest contributors this time are Ben Kumar of 7iM (page 09) who you may recall presented at our January webinar, plus Tom Stevenson of Fidelity International (page 11) who is also our April webinar guest speaker.

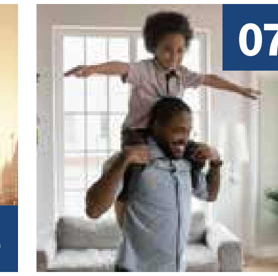
And as this is our 20th anniversary year, you can check out some of the memorable moments we've celebrated over two decades on pages 14 and 15!

We hope you enjoy reading Vision. We always welcome your feedback so, to discuss anything covered in this issue or to 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.

With best wishes.
Helen Tavner, Editor

Contents


05


07


10


13

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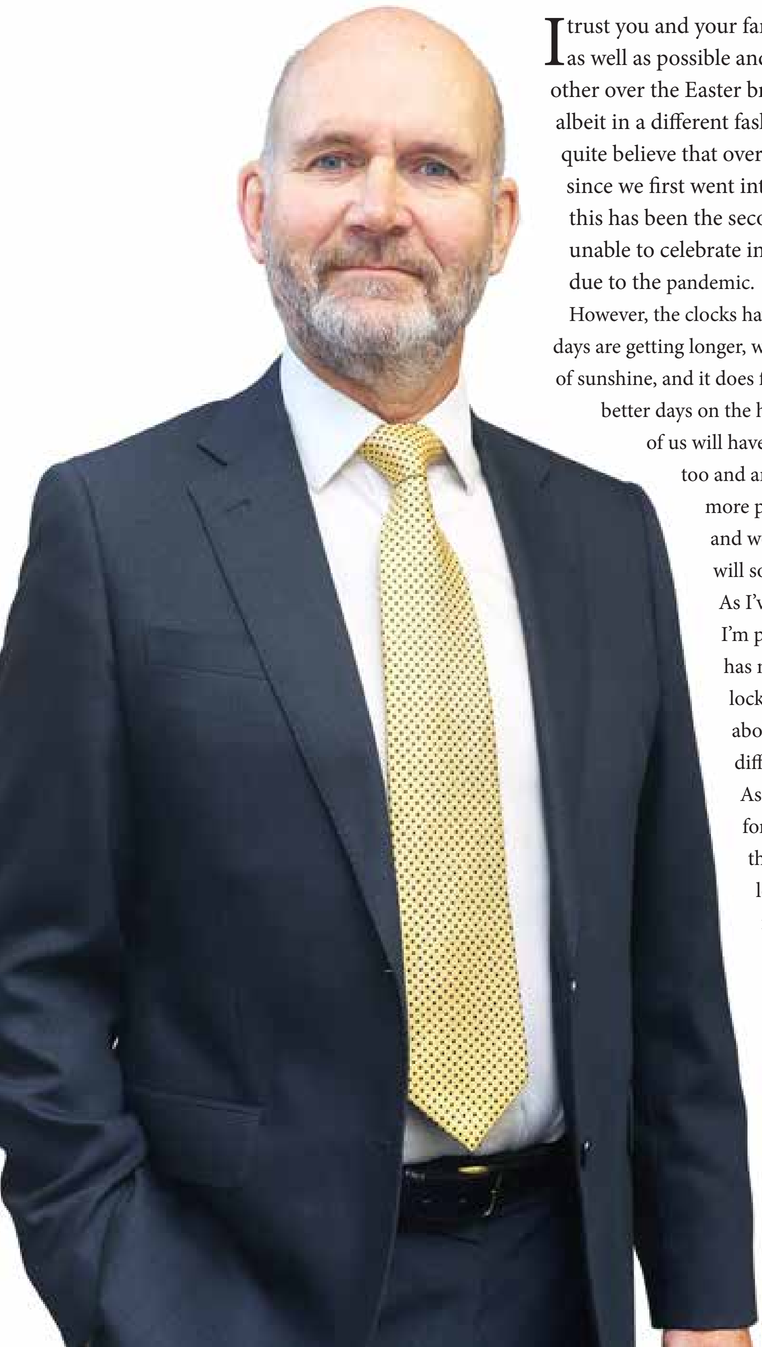
INTRODUCTION

Better days are ahead



I trust you and your families are all keeping as well as possible and managed to see each other over the Easter break in some way - albeit in a different fashion to usual. I can't quite believe that over a year has now passed since we first went into lockdown and that this has been the second Easter we've been unable to celebrate in our 'normal' ways due to the pandemic.

However, the clocks have gone forward, the days are getting longer, we've seen some glimpses of sunshine, and it does feel as though there are better days on the horizon. By now, many of us will have had our vaccinations too and are hopefully feeling more positive that this strange and worrying time will soon be behind us.

As I've mentioned previously; I'm proud of how our team has navigated the changes lockdown has brought about and adapted to different ways of working. As we consider our plans for a tentative return to the office, we'll also be looking at taking a more flexible and different approach to some of our pre-COVID-19 business practices and ways of working too. This last year has taught us that we can still operate very successfully in a 'remote' fashion, so we'll potentially still be embracing that approach in certain areas; a good example being our new virtual webinars, which I know many of you have valued highly. I hope you found our most recent one interesting – we'll be looking to continue these on a regular basis going forward.

On the subject of 'embracing change' this year marks 20 years since I founded SG Wealth Management, and I've certainly seen some changes in that time!

You can view some of SGWM's key milestones on pages 14 and 15.

Finally, I sincerely hope that by the time I am writing my article for the next edition of Vision, we have all manged to re-unite with our loved ones and are eventually enjoying a more 'normal' summer. ■

Stephen Girling
Managing Director

> "I'm proud of how our team has navigated the changes lockdown has brought about and adapted to different ways of working. As we consider our plans for a tentative return to the office, we'll also be looking at taking a more flexible and different approach to some of our pre-COVID-19 business practices and ways of working too."

BUDGET 2021: KEY ANNOUNCEMENTS AT A GLANCE

What was announced in Chancellor Rishi Sunak's speech?

The Chancellor of the Exchequer, Rishi Sunak, says he would do 'whatever it takes' during the pandemic, and that he has done and will continue to do so. 'It's going to take this country, and the whole world, a long time to recover from this extraordinary situation,' he told Parliament.

Mr Sunak said he wants to be honest about the government's plans for fixing the public finances, and set out plans for the future. These are the key Budget 2021 takeaways announced from his Budget 2021 speech on 3 March.

ECONOMY

- UK economy contracts by 10% in 2020
- Chancellor forecasts a 'swifter and more sustained' recovery
- 700,000 people have lost their jobs since the coronavirus (COVID-19) pandemic began
- Unemployment expected to peak at 6.5% next year, lower than 11.9% previously predicted

GROWTH

- Economy set to rebound in 2021, with projected annual growth of 4% this year
- Economy forecast to return to pre-COVID levels by middle of 2022, with growth of 7.3% next year

BORROWING

- UK to borrow a peacetime record of £355 billion this year
- Borrowing to total £234 billion in 2021/22
- Debt levels set to peak at 97.1% of GDP in 2023/24

PERSONAL TAXATION, INVESTMENTS AND PENSIONS

- No changes to rates of Income Tax and National Insurance (CPI rise from April 2021)
- Personal Income Tax allowance to be frozen at £12,570 from April 2022 to 2026
- Higher Rate Income Tax threshold to be frozen at £50,270 from 2022 to 2026
- No changes to Inheritance Tax or Lifetime Pension Allowance or Capital Gains Tax allowances until April 2026
- Adult Individual Savings Account (ISA) annual subscription limit for 2021/22 remains unchanged at £20,000
- Annual subscription limit for Junior Individual Savings Accounts (JISAs) and Child Trust Funds for 2021/22 remains unchanged at £9,000

CORONAVIRUS (COVID-19)

- Extension to Coronavirus Job Retention Scheme (CJRS) until the end of September
- 80% of employees' wages to continue to be paid by the government for hours they cannot work
- Employers will be asked to contribute 10% in July, 20% in August and 20% in September, as the economy reopens

- Support for the self-employed extended until September
- 600,000 more self-employed people will be eligible for help as access to grants is widened
- Working Tax Credit claimants will get £500 one-off payment
- Minimum wage to increase to £8.91 an hour from April
- £20 increase in Universal Credit worth £1,000 a year to be extended for another six months

HOUSING

- Stamp Duty Land Tax (SDLT) holiday on property purchases in England and Northern Ireland extended to June, with no tax liability on sales costing less than £500,000

TRANSPORT, ENVIRONMENT AND INFRASTRUCTURE

- Leeds will be the location for a new UK Infrastructure Bank
- The new UK Infrastructure Bank will have £12 billion in capital, with the aim of funding £40 billion worth of public and private projects
- £15 billion in green bonds, including for retail investors, to help finance the transition to net zero by 2050

HEALTH

- £19 million announced for domestic violence programmes, funding a network of respite rooms for homeless women
- £40 million of new funding for victims of 1960s Thalidomide scandal and lifetime support guarantee
- £10 million to support armed forces veterans with mental health needs
- £1.65 billion to support the UK's COVID vaccination rollout

NATIONS AND REGIONS

- £1 billion Towns Fund to promote regeneration in 45 English towns
- Community groups to receive £150 million to take over pubs at risk of closure
- First eight sites for Freeports in England announced
- £1.2 billion in funding for the Scottish government, £740m for the Welsh government and £410m for the Northern Ireland executive
- 750 UK civil servants to be relocated to new Treasury campus in Darlington

OTHER ANNOUNCEMENTS

- Duties on all alcohol frozen for a second year
- No extra duties on spirits, wine, cider or beer
- Eleventh consecutive year fuel duty to be frozen
- £100 million to set up an HMRC taskforce with 1,000 investigators to tackle fraud in COVID support schemes

BUSINESS

- Corporation Tax on company profits set to rise from 19% to 25% in April 2023
- Corporation Tax rate to be kept at 19% for companies with profits of less than £50,000
- Tax breaks for firms to 'unlock' £20 billion worth of business investment
- VAT registration and deregistration thresholds will not change for a further period of two years from 1 April 2022
- VAT rate for hospitality firms to be maintained at reduced 5% rate until September
- Interim 12.5% VAT rate to apply for the following six months
- Firms will be able 'deduct' investment costs from tax bills, reducing taxable profits by 130%
- Incentive grants for apprenticeships to rise to £3,000 and £126 million for traineeships
- For firms in England, the business rates holiday to continue until June followed by a 75% discount
- £5 billion in Restart grants for shops and other businesses that closed due to COVID
- £6,000 grant for premises for non-essential outlets due to re-open in April and £18,000 for gyms, personal care providers and other hospitality and leisure businesses
- New visa scheme to help start-ups and rapidly growing tech firms source talent from overseas
- Contactless payment limit will rise to £100 later this year
- Review of the current 8% bank surcharge to make sure the sector 'remains internationally competitive' ■

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REDUCE YOUR INHERITANCE TAX BILL

10 ways to protect your estate for your loved ones

Even those who believe they have moderate wealth levels may still need to take action to minimise Inheritance Tax, particularly if they own property and have savings and investments.

Inheritance Tax is payable in the UK on death, and sometimes when you give away certain assets during your lifetime. It can be a great concern for individuals with wealth exceeding the current £325,000 nil-rate band (2021/22 tax year).

Naturally, you'll want to pass on as much as possible to your loved ones, rather than paying 40% to HM Revenue & Customs (HMRC). Are you worried your family could be left with an Inheritance Tax bill after you're gone?

HERE ARE 10 TIPS TO PAY LESS OR AVOID INHERITANCE TAX:

1. POTENTIALLY EXEMPT TRANSFERS

One of the better-known ways to pass on wealth free from Inheritance Tax is to gift it more than seven years before your death. Of course, there is a degree of unpredictability in the outcome. If you were to die within seven years of making the gift, Inheritance Tax may be charged, though the rate may be reduced if more than three years have passed.

2. PERSONAL GIFTS

Gifts up to a certain value can be made free from Inheritance Tax, even in the last years of your life. Your allowance includes: large gifts totalling no more than £3,000 (if no gift has been paid in the previous tax year an amount of £6,000 can be used); unlimited small gifts of up to £250; and wedding gifts of up to £5,000 for your children, £2,500 for your grandchildren, or £1,000 for others.

Gifts made within your regular pattern of income and normal expenditure (for example, quarterly payments towards a grandchild's school fees from your annual income) can usually be made free from Inheritance Tax, although you may need to document this pattern for three or more years.

3. CHARITABLE GIFTS

Gifts to registered charities can be made entirely free from Inheritance Tax, which can help you to reduce the size of your estate to within the Inheritance Tax threshold.

Additionally, if at least 10% of your total estate is gifted to charity, it will reduce the rate of Inheritance Tax payable on your remaining estate (above the nil-rate band) from 40% to 36%.

4. INSURANCE

It is possible to take out a life insurance policy written in an appropriate trust that can provide a lump sum on your death to be used to pay the resulting Inheritance Tax bill. If this policy is within a trust, the lump sum paid out will not count towards your estate.

Insurance can also be taken out when making large financial gifts to cover the Inheritance Tax bill if you were to die within the following seven years (for example, before they are

excluded from your estate). This is called a 'term assurance' policy.

5. PENSIONS

Typically, though with some exceptions, pensions are excluded from the calculation of your estate and can be passed on free from Inheritance Tax. It is important to name a beneficiary to whom you wish to pass on your pension benefits.

It is also possible to make payments in your lifetime into another person's pension, which will protect this money from Inheritance Tax. For example, you can set up a Junior Self-Invested Personal Pension for a grandchild under the age of 18 and pay in up to £2,880 a year. But they will not usually have access to this money until they reach at least age 55.

6. DISCRETIONARY TRUSTS

A discretionary trust can help you to reduce your Inheritance Tax liability by holding money in the name of your beneficiaries while you retain control. You can use your nil-rate band to pay in up to £325,000, which will be excluded from your estate after seven years. Funds above the nil-rate band may attract a lifetime tax charge.

7. LOAN TRUSTS

If you would like to protect your money in a trust but need to know you can withdraw it if you need it, it's possible to loan money to a trust. You will always have the option to withdraw the original capital you loaned, but any growth on that capital will be protected within the trust from Inheritance Tax.

8. DISCOUNTED GIFT TRUSTS

If you would like to earmark some wealth to be passed to a beneficiary or beneficiaries on your death, but you want any income generated to be paid to you in your lifetime, you can do this through a discounted gift trust. This will exclude the contents of the trust from your estate for Inheritance Tax purposes but still provide you with regular payments from it.

9. BUSINESS RELIEF

Business assets can usually be passed on either in your lifetime or after your death with Inheritance Tax relief of up to 100%. A business, interest in business or shares in an unlisted company will usually qualify for 100% Business Relief. Land, buildings and machinery related to the business will usually qualify for 50% Business Relief, as will shares controlling more than 50% of the voting rights of a listed company.

10. AGRICULTURAL RELIEF

If you own agricultural property (land or pasture used to grow crops or rear animals as part of a working farm), this can usually be passed on in your lifetime or after your death free from Inheritance Tax. ■

Time to plan your estate?
Inheritance Tax planning can be a complicated process, especially as rules and legislation seem to change every year. But with the right forward planning, it is possible to significantly reduce or even eliminate a potential Inheritance Tax liability. To identify the best ways to protect your assets for future generations, don't delay. Contact us to discuss your options.

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PLANNING FOR YOUR LONGEST HOLIDAY

Preparing for your future

We are all terrible at thinking about the future.

I don't mean we're bad at thinking about futuristic developments or innovations – that's possible, and useful, and happens a lot. And I don't mean clairvoyance and crystal balls – that's impossible, and a waste of time (but also happens rather a lot).

I'm talking about our ability as humans to think about our own individual future, and then to relate that future to decisions we make in the here and now. The technical term for this is intertemporal choice.

I prefer to think of it as the Problem of Three Bens. There's Present Ben, Past Ben and Future Ben. They are all the same Ben, but just at different stages in time.

LET'S MEET THE BENS

Past Ben is set in his ways. He's the combined total of all the decisions made up to this point in time – I also think of him as "my life so far". He has a very relaxed existence because he never has to make any decisions. His path is fixed.

Future Ben is the opposite of Past Ben. He's raw potential, the blend of all the possible decisions I could make and futures I could experience. He also has a very relaxed life.

> There's one big choice that is so far ahead for most people that it almost always gets lost in the fuzziness of the future. It's retirement.

Although his path could go in many directions, he never has to worry about them because he doesn't have to make any choices.

Present Ben has the rough deal. He's the one who has to make all the decisions: what to have for lunch, or what to write in an article, or whether to buy a new couch. He has to deal with the situation given to him by Past Ben, and also think about what direction Future Ben might want to go in. And he never gets a day off.

THE PROBLEM WITH PRESENT BEN

Present Ben does his best. But he's got a lot on his plate just getting through the day (especially if Past Ben decided to leave something to the last minute, or was forgetful, or had a bit of a heavy evening). And because he's constantly running to stand still, he makes a key mistake.

He's too optimistic about Future Ben. He gives Future Ben all the magic qualities that Present Ben currently lacks – stronger willpower, a healthier approach to life, a better bank balance, more time to think. Once he's given Future Ben all of those attributes, it then seems much more sensible to leave the hard choices to him too. So Present Ben tends to kick complicated things into the long grass.

Unfortunately, when the time comes to make the tough calls, it turns out Future Ben is nowhere to be found. It's just Present Ben again, and now the tough call is just another of those things left to him by Past Ben. It's amazing how often this happens!

THE EXTENDED HOLIDAY YOU AREN'T THINKING ABOUT

We all have these three individuals running our lives. We all know how easy it is to let the future version of ourselves be the one who doesn't eat badly, and saves money, and stays in contact with forgotten friends. We all know how easily those commitments get forgotten in all the stress of the present day. There's always tomorrow, right?

The problem of intertemporal choice is that what's happening now always looms larger than what might happen in a week. And, what's happening in a week looms larger than what's going to happen in a year, or ten years' time. When we look really far ahead in our own lives, there's such a fuzzy maze of possibility that it seems irrelevant. Definitely one for Future You.

There's one big choice that is so far ahead for most people that it almost always gets lost in the fuzziness of the future. It's retirement. I'm not talking about saving for retirement – I assume that if you're reading an article by an investment firm, you're on the right track[1]… I mean the time you've spent thinking about what you'll do in retirement.

If you're packing for a holiday (I know, I know, sensitive subject), you'll spend a fair chunk of time preparing and packing. You plan what you're going to do in those two sun-kissed weeks (sorry!), plan a few meals, a day trip, where you'll go in the evening. For once, Present You is making sensible decisions about the time ahead.

Although I know nothing about the Present You who's reading this, I bet I know one thing. In any given year you spend more time thinking about what you'll do on your two week holiday than you do thinking about what you'll do in your retirement – which could easily last for 20 years or more. It's certainly true of Present Ben.

HOW TO HELP

We think a lot about our working lives and the short breaks from them; and think all too little about what we'll do afterwards. Obsessing over the future isn't healthy – but with a little effort from time to time, we can make sure we're well prepared for the long term, especially when we're no longer working.

One powerful way to make Present You think about the road ahead is to focus on certain sections of the road. Rather than think in a vague way about "retirement", make the picture more realistic, more concrete[2]:

- You've just retired. What are you going to do on your first day?
- What would Future You would like to do the first week after you stop working?
- How would you like to spend the first Christmas after retiring? How about the first summer?
- Imagine it's five years since you've retired. What have you been up to? What is making your life worthwhile?

Once your aims are clearer, it's easier to find the right way to achieve them.

In financial terms, that means having a solid financial plan, and then choosing an investment manager who thinks about the long term in everything they do.

The sooner Present You can spend a little bit of time getting that sorted, the sooner they can get back to thinking about the possibility of a post-COVID holiday. ■

Source data:

[1] Although in wider society it is a huge problem, since Present Governments have been passing the buck to Future Governments for decades… https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet

[2] This has been scientifically tested: Hershfield H. E. (2011). Future self-continuity: how conceptions of the future self transform intertemporal choice. Annals of the New York Academy of Sciences, 1235, 30–43. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3764505/

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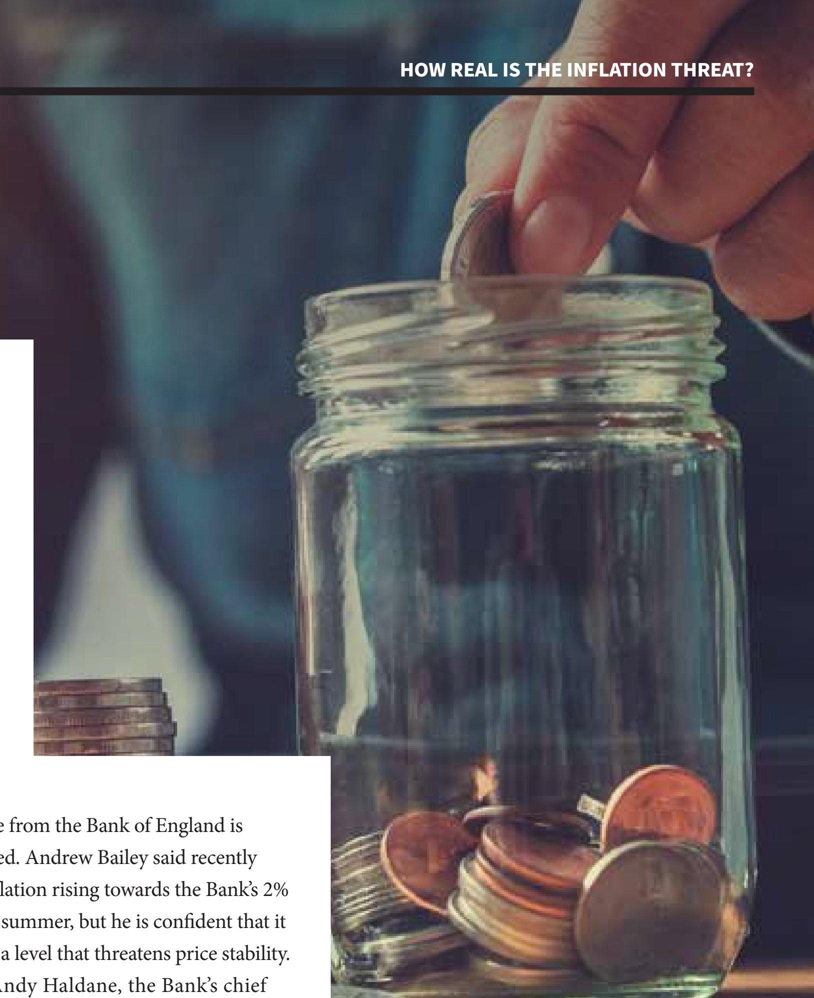

HOW REAL IS THE INFLATION THREAT?

Diversification remains key to UK investing

Inflation. For years, no-one gave it a moment's thought. Now it's on everyone's radar. The bond market is expecting it. The stock market is worried about it. But how real a threat is it here in the UK?

Much of the talk about inflation is focused on the US. Joe Biden's $1.9trn stimulus package is poised to send a cheque for $1,400 to anyone earning less than $75,000 a year. It is hard to imagine that isn't going to push inflation higher.

But over here it's a more nuanced picture. We are certainly in a much healthier place than our friends across the English Channel. After a shaky start dealing with the pandemic last year, we seem to have got it together with the vaccine roll-out.

A rapid re-opening of the economy from June onwards now looks a reasonable base case in Britain. But there's a darker side to the UK economic outlook too. The trade figures for January showed a slump in cross border activity.

The other big question mark is how much of the apparent boom in consumer demand will outlive the end of the Government's furlough scheme. Parts of the economy are probably being artificially propped up by the State. As the Chancellor is keen to remind us, that cannot go on indefinitely.

The message from the Bank of England is equally balanced. Andrew Bailey said recently that he sees inflation rising towards the Bank's 2% target over the summer, but he is confident that it will not rise to a level that threatens price stability.

However, Andy Haldane, the Bank's chief economist, has taken a more cautious view. He thinks that inflation might be hard to tame if the genie is let out of the bottle. And he says that inflation could behave very differently than it has in the past.

When I put together my fund picks for 2021, I was already wrestling with the question of inflation and in particular how it would impact the UK stock market. I was keen to increase my exposure to the UK in the wake of Brexit and ahead of an anticipated recovery from the pandemic because a lack of investor interest had left our domestic market looking cheap.

However, I was uncertain how the inflationary picture would evolve, and this led me to a double-headed UK market recommendation - one fund that would do well in a more inflationary environment and one that would be more resilient in a tougher climate.

Obviously, we don't have a crystal ball when it comes to the outlook for the UK. Diversification remains key to investing in the UK, even more so following the events of the past 12 months, but there are still reasons to be cautiously optimistic. ■

Important information:
The value of investments and the income from them, can go down as well as up, so you may get back less than you invest. Investors should note that the views expressed may no longer be current and may have already been acted upon. This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to a Fidelity adviser or an authorised financial adviser of your choice.

Tom Stevenson,
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SWERVING THE SCAMMERS

Don't fall for fraudsters

Email, call and text message scams have been around for many years, but there seems to be an ever-increasing number in circulation these days.

Whether its text messages asking for payment to arrange for deliveries from Royal Mail or Hermes, or from NHS Vaccination or TV Licensing supposedly requiring extra payment, scams are becoming ever more sophisticated, even including cloning investment firms.

So, while it's always been important to be wary of unsolicited emails and text messages claiming to be from financial providers, the recent increases mean you're much more likely to be targeted.

As reported by the BBC[1]

> "Victims lost an average of £45,242 last year after investing with fraudsters imitating genuine investment firms.
>
> More than £78m was lost in total, according to fraud reporting centre Action Fraud[2].
>
> Reports of clone firm investment scams rose by 29% in April - at the time of the first national lockdown - compared with the previous month."

BE AWARE

Scammers will use email, text, calls, your social media and any other way to contact you.

As a rule, never act based on instruction from an unexpected email, text or phone call or follow any links directing you to a website asking for payment, financial details or personal information.

If you receive a message that you think may be valid, contact the sender directly, confirm that the message was from them, and make sure you are completely comfortable with what is being asked before taking action.

Use contact details you already have and know to be valid and, if in doubt, use a trusted source to look them up. Don't reply to the text or email directly. Create a new message and send to the address/number you know to be valid or call them for confirmation.

For financial services, you are advised to use the contact details available from the FCA Financial Services Register[3]

SG WEALTH MANAGEMENT AND DATA PROTECTION

While we do send you regular updates via email, we'll never use SMS text to contact you and we'll never email you regarding details of financial transactions or request financial information from you outside of your one-to-one conversations with your Wealth Manager. Recommendations and follow up actions will be clearly defined and agreed.

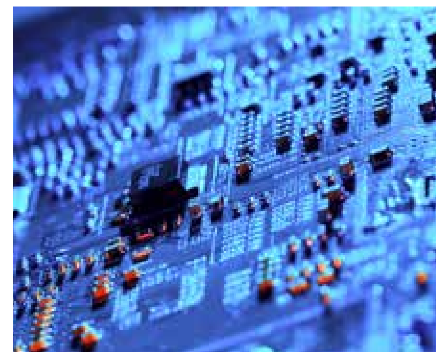
To find out more, please contact your Wealth Manager who can provide a copy of our Privacy Notice.

PERSONAL FINANCE PORTAL ('PFP')

We strongly encourage you to register for our online Personal Finance Portal where, as well as monitoring your portfolio, accessing and sharing documents with us and updating your personal details, you can also send and receive secure messages.

The portal is available 24x7 all year round and, unlike email where messages are transmitted across the internet, documents and messaging are securely held within our system.

The PFP also includes 'two-factor authentication', which provides a second layer of security alongside your personal username



and password. Two-factor authentication is a process whereby a random six-digit code generated by an app on your smartphone or tablet is also required when you log in and, though this isn't currently mandatory, we would encourage you to use it.

We recommend using secure messaging within the PFP as the most secure form of electronic communication with us.

An introductory video, along with links to register and access the PFP can be found www.sgwealthmanagement.co.uk/client-portal. ■

MORE HELP

The FCA ScamSmart campaign[4] includes tips on specific subjects on how to avoid being tricked, including:

- How to avoid investment scams
- How to avoid pension scams

Source data:

[1] https://www.bbc.co.uk/news/business-55816059
[2] https://www.actionfraud.police.uk/news/clonefirms
[3] https://register.fca.org.uk/s
[4] https://www.fca.org.uk/scamsmart

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WHAT ARE HEALTH CASH PLANS?

…and why more employers are introducing them

Health cash plans give your employees the ability to simply claim back the costs of dental check-ups, fillings, eye tests, physiotherapy, prescriptions and much more, each year up to an agreed limit.

A Health Cash Plan is aimed helping employees receive preventative treatment by helping them to claim money back some of their family's everyday healthcare expenses.

Unlike many other insurance policies which cover employees for unforeseen events, employees can benefit from their Health Cash Plans throughout the year. Most policies will also let employees add children at no extra cost, which effectively makes it a family plan. Pre-existing conditions are also usually covered too!

Employees will be able to submit a claim online or through the post. They'll need to include copies of your receipts (after the treatment has been received and paid for) and any other documentation needed to support their claim. The providers will often pay the money directly back into their nominated bank account.

Most Health Cash Plans will offer additional support services, such as:

- Telephone counselling
- Employee Assistance Programmes
- 24/7 access to a video GP
- Online Health Assessments
- Healthy product/services discounts

Health Cash Plans are different to private medical insurance and will often complement existing arrangements.

Heath Cash Plans can be employer paid or employee paid (known as voluntary). However, employers will often need to have at least 250 employees before a voluntary scheme is available. If the employer does pay, then the employees will pay the tax on it, known as a 'benefit in kind'. So, if it costs £10 per month, and they're on a 20% tax rate, that's £2 per month additional tax. ■

The level of cover provided, and other benefits will vary between insurers. Please refer to their terms and conditions. Any references to tax legislation were accurate as of March 2021, however this may be different if this article is read at a later date. Health Cash Plans are annual policies and the premiums may rise and fall depending on the claims performance.

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2001

Founded

Stephen Girling & business partner set up SGWM

2007

Discretionary Fund Management permissions granted

2008

Expansion

Move to new premises following recruitment of new staff

2011

Ipswich Office Opens

Purchase of Stan Gaskin Ltd Ipswich, enables SGWM to expand and open Ipswich office

2012

Top 100 Award

Financial Publisher Citywire recognises SGWM as one of the Top 100 Financial Advice firms in UK

2014

New Chairman

Andy Wood, CEO, of Adnams Brewery, joins as Chairman

2018

NMA Magazine Cover

NMA Magazine features Stephen on front cover.

2018

Management Buyout

MD Stephen Girling takes over sole ownership of company

2019

Chartered Status

SGWM achieves industry 'gold standard' Chartered status

2019

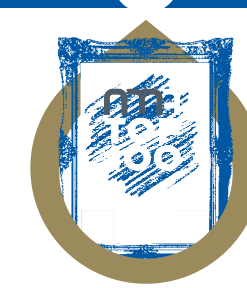
New Ipswich premises

A new home for Ipswich team in Silent Street

2020

Top 100

For the seventh time, Financial Publisher Citywire yet again recognises SGWM as one of the Top 100 Financial Advice firms in the UK



2021

20th Anniversary

SGWM celebrates 20 years in business








SG WEALTH MANAGEMENT
Impartial, accountable and trusted

SG CORPORATE SERVICES
Workplace Pensions and Employee Benefits

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