VISION

Issue 20 | Winter 2022

MAGAZINE

Impartial, accountable and trusted

FUNDING THE LIFESTYLE YOU WANT

Get your retirement plans in motion

PEACE OF MIND – FOR LIFE.

Our award-winning Chartered financial planning will help you achieve peace of mind – for life.

To find out more, please contact a member of our Wealth Management team.

Copyright: Front, inside and back cover images courtesy of Rick Bowden Photography. www.rickbowden.co.uk

SG WEALTH MANAGEMENT
Impartial, accountable and trusted

SG Wealth Management
Norwich office: 53-57 St Martin's Lane
Norwich NR3 3SA

T: 01603 760866
E: hello@sgwealthmanagement.co.uk
W: www.sgwealthmanagement.co.uk

SG Wealth Management
Ipswich office: Merchant House,
11 - 13 Silent Street, Ipswich IP1 1TF

T: 01473 255948
E: hello@sgwealthmanagement.co.uk
W: www.sgwealthmanagement.co.uk

Welcome to our Winter 2022 *Vision* magazine. As I put the final touches to the last edition of the year, it's full festive steam ahead here at 'SGWM Towers'! No doubt you are busy too but, with the year drawing to a close and a new one looming, you will hopefully find some time among the celebrations to relax and read our useful advice, guest articles and latest news. A full list of the articles featured in this issue appears opposite.

As you know, we always select a charity to support each year instead of sending Christmas cards, so I'm delighted that this year we're supporting BREAK's ***#changingyounglives*** Christmas Giving Tree appeal. We've each been choosing a named gift tag from our office Christmas tree, buying and wrapping a gift, attaching the tag and then popping it back under the tree to help make Christmas wishes come true for disadvantaged children and young people on the edge of care, in care and leaving care. We think this is a wonderful idea for those children who perhaps wouldn't have a present this year and we're looking forward to supporting BREAK more in 2023 – we'll keep you posted.

Enjoy reading your *Vision* magazine. 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 very best wishes of the season.
Helen Tavner, Editor

MERRY CHRISTMAS AND BEST WISHES FOR A HEALTHY 2023 TO ALL OUR CLIENTS, CONTACTS AND FRIENDS.

Our Norwich and Ipswich office opening times are:

CLOSED from 5pm on
Friday 23rd December

Friday 30th December - we will be OPEN from 9am – 5pm

We will then re-open for 2023 at 9am on **Tuesday 3rd January 2023**

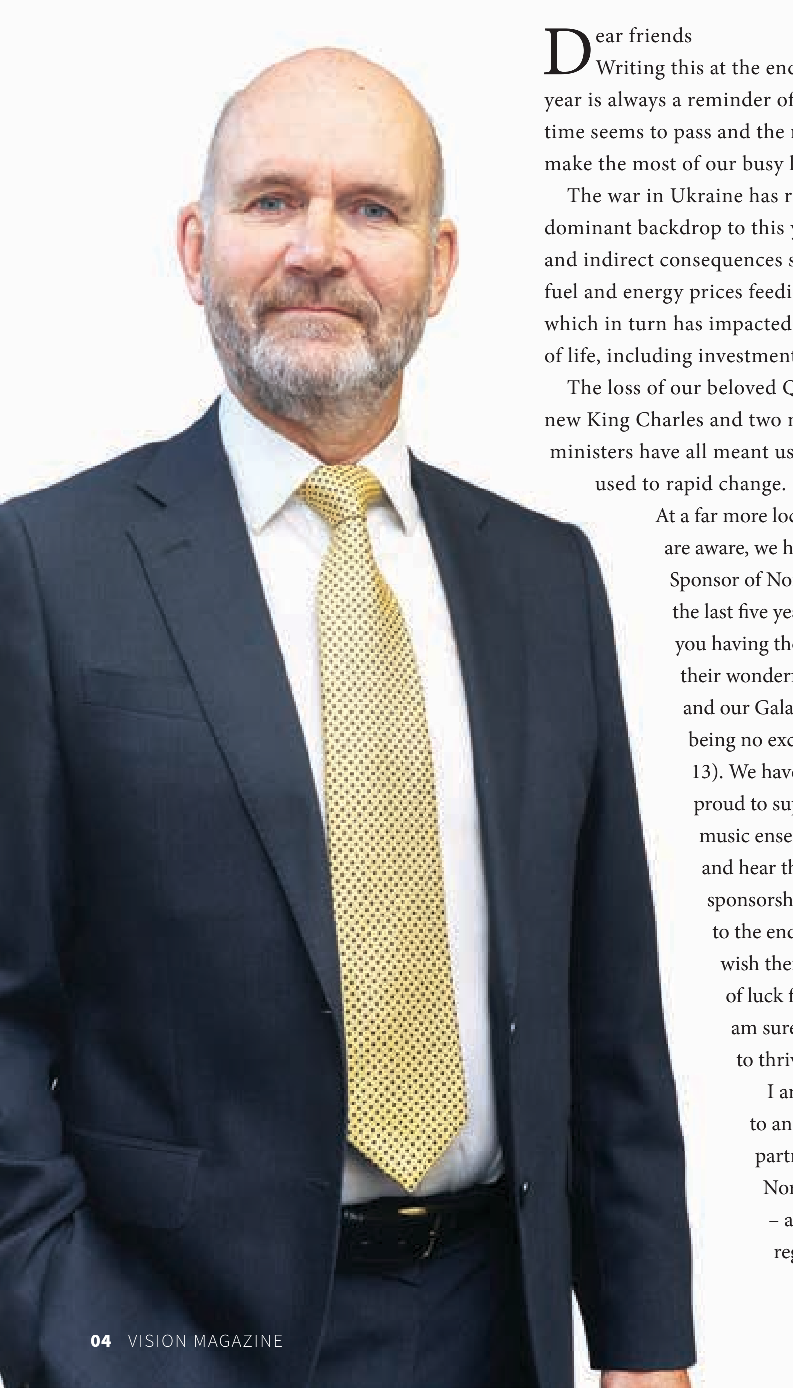
Contents

The content of the articles featured in Vision Magazine is for your general information and use only and is not intended to address your particular requirements. Articles should not be relied upon in their entirety and shall not be deemed to be, or constitute, advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough examination of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of any articles. Thresholds, percentage rates and tax legislation may change in subsequent Finance Acts. Levels and bases of, and reliefs from, taxation are subject to change and their value depends on the individual circumstances of the investor. The value of your investments can go down as well as up and you may get back less than you invested. Past performance is not a reliable indicator of future results.

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.

REFLECTING ON 2022

Getting used to rapid change



Dear friends
Writing this at the end of another year is always a reminder of how quickly time seems to pass and the need to try and make the most of our busy lives.

The war in Ukraine has really been the dominant backdrop to this year, with direct and indirect consequences such as higher fuel and energy prices feeding rapid inflation, which in turn has impacted on all areas of life, including investment markets.

The loss of our beloved Queen, the new King Charles and two new prime ministers have all meant us getting used to rapid change.

At a far more local level, as you are aware, we have been Principal Sponsor of Norwich Baroque for the last five years, with many of you having thoroughly enjoyed their wonderful regular concerts and our Gala events – this year being no exception (see page 13). We have been immensely proud to support this fabulous music ensemble and to watch and hear them flourish. As our sponsorship is now drawing to the end of its term, we wish them all the very best of luck for the future – I am sure they will continue to thrive.

I am now delighted to announce our new partnership with Norwich Theatre Royal – another fantastic, registered charity and not-for-profit organisation with a long legacy of providing performances that also inspire and entertain.

As staunch supporters of the arts in our community, we feel very lucky to have the top performing arts organisation in the East of England on our doorstep and are very much looking forward to offering you and our staff access to their fantastic programme, excellent hospitality facilities and the networking opportunities this exciting new partnership offers.

Finally, I am thrilled to be ending the year with SGWM having once again been voted one of the UK's Top 100 Advisers by financial publisher Citywire – our ninth time to be awarded this accolade! The Top 100 celebrates the best of the professional financial planning community, with entrants awarded points on criteria which are approved by AKG – an independent provider of assessment, ratings, information and market assistance to the financial services industry. AKG look for firms that deliver excellent advice, support their clients and the wider community, take good care of their staff and are committed to high standards of professionalism.

Against the backdrop of another challenging year in so many ways, I hope you'll agree that, coupled with our 'industry gold-standard' Chartered status, this award yet again demonstrates that we're at the forefront of our profession. I'm proud that we go beyond technical competence to always put our clients' requirements at the heart of everything we do.

Thank you again for placing your trust in SGWM this year and I wish you all a very happy Christmas and a peaceful and prosperous 2023.

Stephen Girling APFS
Managing Director/Chartered Financial Planner

A HEALTHIER APPROACH TO RETIREMENT WEALTH

Pension schemes have a critical role to play in the transition to a net zero economy

Pension schemes have a critical role to play in the transition to a net zero economy, with many schemes already assessing the impact of their investments in the context of the goals of the Paris Agreement.

Striving to improve investment practices, and robust transparency standards across the investment chain, are an essential part of ensuring schemes can act as responsible stewards on behalf of millions of UK pensions savers.

NET ZERO COMMITMENTS

Choosing to go green on our pension investments could have a far greater impact on the environment than we may have thought. The positive news is that almost three-quarters (74%) of pension schemes already have net zero plans in place, or will do within the next two years, a new survey has found[1].

This latest survey shows that pension schemes are making progress towards net zero commitments. With new Taskforce on Climate-related Financial Disclosures (TCFD) requirements coming into force, the number of schemes making such commitments is expected to grow further still.

IDENTIFYING SUITABLE PERFORMANCE

The news comes as climate change and Environmental, Social and Governance (ESG) stewardship continue to rise in importance and have become a central part of pension schemes' investment strategy, with identifying suitable performance measures and devising frameworks to report on them also rising in importance.

The survey found two-thirds (63%) of schemes have started working on their TCFD report, with over half (55%) saying they are within the scope of the reporting deadline and so plan to publish one this year.

CLIMATE TRANSITION PLANS

More than a quarter (28%) have gone a stage further and said that they have already published their TCFD report, despite it not being a mandatory requirement.

In terms of stewardship, two-thirds (68%) see their key priority as investors as being climate transition plans. Over half (56%) see these being net zero targets, while around a third (37%) see board diversity and human rights (35%) as key priorities.

MAJOR RISK TO PORTFOLIOS

In terms of non-climate related ESG factors, diversity and inclusion (51%) and human rights (49%) are seen to be the most important. These are also the areas that most see their organisations focusing on in the next 18 months.

There are a number of reasons for this increase, including regulatory pressure and public concern about climate change. However, the most important factor is likely to be financial: more and more investors are recognising that climate change presents a major risk to their portfolios.

REVIEWING INVESTMENT STRATEGIES

As a result of this increase in awareness, many pension schemes are now reviewing their investment strategies. Some are divesting from fossil fuel companies, while others are investing in green infrastructure and renewable energy.

The survey shows that pension schemes are taking climate change seriously. This is a positive development, as it means that more and more people will have a retirement income that is not put at risk by the threat of climate change. ■

HOW GREEN IS YOUR PENSION?

Although we might like to think that our pension contributions are simply locked away for us to use once we retire, the reality is that this money is being invested. Greening your pension might be the single most effective action you can take to reduce your carbon footprint. For more information or to discuss your retirement plans, please speak to us.

Katie Jones
Wealth Manager
Katie.jones@sgwealthmanagement.co.uk

Source data:

[1] Research was conducted by the Pensions and Lifetime Savings Association (PLSA) among its members between 20/04/2022 and 16/05/2022. A total of 91 members responded to the survey.

FUNDING THE LIFESTYLE YOU WANT

Get your retirement plans in motion

One of the most common concerns among those approaching retirement is whether they will have enough money to last them. A new study[1] shows that only 25% of retirees feel very confident they've saved enough for retirement.

As food prices continue to soar and petrol costs reach an all-time high in the UK, the rising cost of living is without doubt having an impact on many people's financial plans, both short and long term.

If you're approaching retirement or have already started taking money from your pension or other retirement savings, you wouldn't be alone in feeling a little anxious about the effect the cost-of-living crisis might have on your lifestyle in retirement.

While it's impossible to predict the future with complete certainty, there are a few things you can do to feel more confident about spending your money in retirement.

ADD UP ALL YOUR SOURCES OF INCOME

Your main source of retirement income may well be your pension plan. But when it comes to planning your finances in retirement, it's important to think beyond this. Consider other potential sources such as Individual Savings Accounts (ISAs) and other investments, as well as any rental income you receive from rental properties you let.

And don't forget the State Pension, which is currently £185.15 a week (£9,628 a year) for a single person with a full entitlement. Although the State Pension's annual increase is currently below inflation, every little helps and the total of all your savings and income might add up to more than you think.

WATCH OUT FOR UNNECESSARY TAX BILLS

Paying too much tax in retirement is a common pitfall for some retirees, and one that could be potentially avoided with having the right plans in place.

If you're already taking or plan to take income from multiple sources, you need to consider how that will be taxed. When and how you take your money can make a big difference to how much tax you pay and how long it will last. Taking money little and often could make all the difference when it comes to reducing your tax bill.

When it comes to your pension savings, you can typically take 25% tax-free from age 55 (age 57 in 2028), either in one go or spread out over a longer period. After this, any money you take from your pension savings, as well as your State Pension, is taxable just like any other income. That means you'll need to pay Income Tax on anything over your tax-free cash limit and any annual personal Income Tax allowance you get.

It's likely that the more money you take, the more tax you'll have to pay, although how much will depend on which tax band your income falls into. So if you take all of your pension savings at once, or in big lump sums, you could be paying more tax than you need to. But by taking your pension savings over a number of years and taking just enough to stay in the lowest tax band you can, you could keep more of your money overall.

MAKE THE MOST OF YOUR INDIVIDUAL SAVINGS ACCOUNT (ISA)

Another way to avoid an unnecessary tax bill is to make the most of your ISA savings. You don't pay tax on any investment growth or interest you earn, or on the proceeds you take from an ISA. So it's a very tax-efficient way to save.

You could consider using any ISA savings you have first and delay accessing your pension savings, giving them more time to stay invested and potentially grow in value. Remember though, the value of all investments can go down as well as up, and you may get back less than you paid in.

Or, if you've already started taking an income from your pension, you could use your ISA savings to supplement that income. This could allow you to take smaller payments from your pension and avoid overpaying Income Tax on them.

Getting to grips with tax implications can be a bit overwhelming as there's a lot to consider. Tax rules and legislation can change, and personal circumstances and where you live in the UK also have an impact on your tax treatment. On top of that, tax varies for other sources of income like property, state benefits, or even your salary if you're planning on working in some capacity for a little longer.

KEEP TRACK OF YOUR INVESTMENTS

Where your money is invested could have the biggest impact on how long it will last in retirement. It's important to regularly review your investments to make sure they remain on track and remain aligned with your plans and attitude to investment risk.

For example, your pension savings may be invested in fairly high-risk funds that have the potential to grow significantly in value, but also are more likely to be impacted, particularly during periods of market volatility. Moving to lower-risk investments means that you're less likely to see big ups and downs in the value of your pension savings.

However, if you're relying on your pension savings to provide you with a comfortable income for the rest of your life, you also need to make sure that your investments will provide enough growth potential. This is particularly important in the current climate where your money faces the double challenge of rising inflation and potentially having to last for many years. ■

WANT TO REVIEW YOUR RETIREMENT PLANS?

If you have specific questions about funding your retirement lifestyle, or if you're feeling anxious about spending money in retirement, speak to us to discuss your options.

Harry Ward
Wealth Manager
harry.ward@sgwealthmanagement.co.uk

Source data:
[1] Class of 2022 UK retirement report consumer research of 2,000 UK adults for abrdn who were either planning to retire in the next 12 months, or who had retired in the 12 months prior. Research was conducted by Censuswide in late November / early December 2021.

A PENSION IS A LONG-TERM INVESTMENT NOT NORMALLY ACCESSIBLE UNTIL AGE 55 (57 FROM APRIL 2028 UNLESS PLAN HAS A PROTECTED PENSION AGE).

THE VALUE OF YOUR INVESTMENTS (AND ANY INCOME FROM THEM) CAN GO DOWN AS WELL AS UP WHICH WOULD HAVE AN IMPACT ON THE LEVEL OF PENSION BENEFITS AVAILABLE.

YOUR PENSION INCOME COULD ALSO BE AFFECTED BY THE INTEREST RATES AT THE TIME YOU TAKE YOUR BENEFITS.

TAX TREATMENT VARIES ACCORDING TO INDIVIDUAL CIRCUMSTANCES AND IS SUBJECT TO CHANGE.

THE INSURANCE CHALLENGES FACING BUSINESSES

The current commercial insurance market for customers within the SME sector is as difficult now as at any time in the preceding 20 years

The wider impact of Brexit and the COVID pandemic, along with the ongoing conflict in the Ukraine, has impacted upon supply lines, availability of labour and increased overheads. In addition, and with regards to contractors working within the UK Construction sector, the ramifications of the ongoing Public Enquiry into the Grenfell Tower tragedy are still continuing to manifest.

All of the above not only have an impact on those who own businesses, but also have repercussions on all facets of insurance, including resources required to repair, rebuild, replace and indemnify those who have unfortunately been impacted by an insurable event.

The aforementioned factors have resulted in a 'hardening' insurance market, the direct consequences of which can be seen as follows:

- Increasing premiums, with corresponding increased claims excesses
- Reduced or removed insurance coverage – policy exclusions and conditions are becoming ever-more onerous
- Poor standards of service from insurers and their suppliers (garages/loss adjusters)
- Hardening stance towards claims presented.

COVERAGE

From a practical perspective, and in addition to issuing policy schedules outlining coverage, many insurers will now also issue Statement of Facts (SoFs), which make various assumptions relating to a customer's business operations. Many of these SoFs are 'taken as read' and form the basis of cover alongside the policy schedule and coverage. Review of these SoFs is crucial.

Some recent reviews of SoFs prepared by other brokers have highlighted the following cover gaps:

DOMESTIC TREE SURGEON

- The client had their business description showing that Arboricultural works were listed – but the corresponding SoF stated that the client wasn't working at heights over 5m (they were working at heights of up to 20m). In addition, there was a Woodworking Machinery exclusion on the policy, prohibiting the use of chainsaws – effectively rendering the coverage unfit for purpose.

Were a Liability claim to be presented relating to tree surgery works, we would expect the insurer to refuse to cover the claim.

PRINTER

- The client's SoF stated that no mechanical drying machinery was used – in direct contravention of the processes used on their shop floor, as part of the wider printing activities. The SoF also stated that the client's floors were concrete, when, in fact, they had a wooden mezzanine floor used for storage.

In the event of a Fire claim being presented, the expectation is that insurers would look to repudiate any such claim on the basis of the client being in breach of the SoF.

BASEMENT EXCAVATION CONTRACTOR

- The SoF stated that the client was working to a maximum depth of 3 metres, when, in fact, the client was laying piles to a depth of almost 15 metres as part of the wider contract.

In the event of a claim being presented for, say, damage to Underground Utilities or Services, insurers would likely refuse to provide coverage, on the basis of the SoF being breached.

GENERAL BUILDING CONTRACTOR

- The client is a general refurbishment contractor, including the occasional sub-contracting of incidental Asbestos removal to qualified and registered Bonafide Subcontractors. Their policy SoF advised that no Asbestos removal was undertaken, even on a subcontracted basis.

In the event of a claim being presented relating to Asbestos removal, the insurer would look to refuse to provide even a contingent cover – the client would effectively be left to defend and re-direct the claim to the sub-contractor on their own.

A responsible broker will look to review these SoFs in tandem with the client, to highlight these cover gaps and ensure that coverage is 'watertight'.

SUMMARY

As such, the role of the broker is more important now than ever before – customers should expect their broker to be competitive, knowledgeable and responsive to the general insurance market. It's crucial that you are aware of the 'pitfalls' inherent within policy schedules, documents and SoFs, and we here at Foxhall Risk Management can assist you with a pro-active review to this end, along with the following:

- A robust market exercise, at every renewal, to provide you with as much information as possible to make an informed commercial decision on the placing of your insurers
- A detailed and thorough cover review, annually, to ensure that you are best protected against wider economic influences
- Personal Director-led service, giving you access to your insurance broker on a 24/7 basis. ■

Tom Taylor
Director
Foxhall Risk Management Ltd

Westerfield Business Centre,
Westerfield, Ipswich, Suffolk, IP6 9AB
tom@foxhallriskmanagement.co.uk
www.foxhallriskmanagement.co.uk

FOXHALL
RISK MANAGEMENT

THREE WARM WELCOMES TO THE TEAM

... plus a 'welcome back'!

NICK LEE - SENIOR CLIENT SERVICES SUPPORT

Nick joins us from Aegon, where he previously worked as a Platform Administrator in a busy customer support role on a wide range of investment products with clients and IFAs.

With a degree in Business Management and Finance from Leeds University, Nick has over 20 years' experience as an Investment Banking Specialist, working in London for major investment banks, their advisors and lawyers. In 2017 he decided on a career change to specialise in Wealth Management, working with a large major platform provider and returning to his roots in Suffolk, where he had been educated at Framingham College.

Nick is married with three children, who are at private school in Ipswich, and part of his free time is spent running them to various sporting, arts and drama events! He lives in Witnesham and enjoys countryside walks, but his main interest is in sports – particularly football, rugby and cricket.

JOSH BULMER - SENIOR OPERATIONS SUPPORT

Josh started his working career at one Michelin-starred North Norfolk restaurant, Morston Hall, after studying catering at Norwich City College for three years – and says that being in such a highly detailed and pressured environment helped him learn key skills for numerous situations.

Josh changed career path in 2017 to commence employment within the financial services industry and is eventually hoping to qualify as a Financial Adviser, having started and passing the relevant exams towards this goal.

In his spare time, Josh enjoys going to the gym, playing golf, watching various live sports including football, rugby union, darts and F1, and travelling the world!

LAURA PIPE - TECHNICAL SUPPORT

Having already previously worked for SG Wealth Management, we're delighted that Laura has re-joined us as a Technical Support. Laura became an IFA administrator in 2013, having been employed by Aviva after leaving college.

Since then, she's worked in various capacities within several IFA firms, including SGWM, and has vast industry experience, having progressed into both paraplanning and a variety of senior roles.

Having completed her Certificate in Financial Services, Level 4 DipFA and CeMap, Laura is now looking to undertake additional study to further broaden her knowledge.

Outside of work, Laura enjoys running, travelling and live music.

DARBY REEVE – CORPORATE SERVICES TRAINEE ADVISER

Darby initially spent five years working in the civil legal industry at a local Norwich firm, where he handled new client enquiries and assisted with marketing the company's services. During that time, Darby, who holds a 2:1 degree in English Literature, developed his knowledge of various areas of civil law, including property, wills and probate and litigation. His next career ambition is to train and qualify as an advisor.

Outside of work, Darby likes to get out around Norfolk with his partner and their dog Ozzy, and says he also enjoys going to comedy shows and listening to audiobooks and comedy podcasts.

We wish good luck and long careers with SGWM to all!

GROUP INCOME PROTECTION

A valuable financial safety net where an employee is unable to work due to long-term illness or injury and an important workplace health and wellbeing tool

A group income protection policy pays a proportion of the employee's salary if they are unable to work because of long-term illness or injury. The benefit is paid to the employer, who then passes it on to the employee through payroll.

Group income protection covers any condition or injury that prevents an employee working long-term, whether that's a physical condition such as a bad back or cancer or a mental health issue such as stress or depression. The insurer will pay out the benefit if the employee satisfies the definition of incapacity, which will be verified by the employee's GP or Consultant.

Financial support kicks in after a waiting period, known as the deferred period. This is set by the employer and could be in line with sick pay arrangements or a period such as 13, 26 or 52 weeks.

EARLY INTERVENTION

As well as being a valuable financial safety net, group income protection also provides access to a range of support that can help to minimise an employee's absence.

This early intervention works and has benefits for all parties. As well as helping an employee return to work, which is good for them and their employer, it can also minimise the length of a claim and, in some cases, prevent a claim altogether.

FULLY FLEXIBLE COVER

- The waiting time – or deferred period – before benefits become payable is also flexible, with insurers offering a range of options from 13 weeks to 104 weeks. The longer the deferred period, the cheaper the premium but it's important to consider the broader financial implications when selecting. If an employment contract promises sick pay during the deferred period, the employer will need to fund this.
- Group income protection benefits are traditionally paid until the earlier of the employee returning to work or a specific age, generally between 65 and 70. It's also possible to provide cover that pays until State Pension Age.
- Shorter payment terms are also available. Paying an income until retirement is generous but, for a growing number of employers, it's not in keeping with modern working practices, where the concept of a job for life feels very old-fashioned. A limited term policy pays benefits for a maximum payment term, from one to five years.

Group income protection is designed to protect employers and employees from the effects of long-term sickness absence. Where an employee is unable to work as a result of illness or injury, it will provide a replacement income as well as tailored support to help minimise absence. ■

Ryan Oates APFS BSc
Corporate Services Director/Financial Planner
SG Corporate Services
ryan@sgcorporateservices.co.uk

SGWM is committed to being a socially responsible, environmentally aware, inclusive and ethical business.

SGWM IN THE COMMUNITY

Supporting our charitable partners

At SG Wealth Management, we believe in the importance of supporting our charitable partners and making a positive impact on society and the world around us. Our dedicated in-house Corporate Social Responsibility (CSR) committee works hard year-round to organise fund-raising events and community outreach opportunities for our team to get involved with, and this quarter has been no exception. Read on to find out what we've been up to in the last few months!

NORWICH BAROQUE GALA AT NORWICH CATHEDRAL

In September we were thrilled to host our annual SG Wealth Management Gala yet again at the magnificent Norwich Cathedral, where our esteemed clients were treated to an evening of musical entertainment from the captivating Norwich Baroque.

Our guests enjoyed a wonderful performance of J.S. Bach's Brandenburg Concertos, described as 'one of the greatest musical CVs ever assembled.' There were outstanding performances from all members of the ensemble, including beautiful violin, jaunty flute and recorder, and a lightning-quick harpsichord solo that resulted in an audible gasp from the audience!

The evening went off without a hitch, from the VIP reception with gorgeous catering courtesy of Jarrold, to the mesmerising concert in such an iconic setting. We felt very proud, as ever, to be principal sponsors of Norwich Baroque.

Commenting on the occasion, Managing Director, Stephen Girling, said 'It was so wonderful to return for our fifth annual Gala concert, particularly after a few years out due to Covid restrictions. The event was a huge success, and we were thrilled to be able to share the evening with our valued guests, enjoying such a spectacular performance in lovely surroundings.'






MACMILLAN COFFEE MORNING

At the end of September, our team were proud to get involved with Macmillan's 'World's Biggest Coffee Morning' to support people living with cancer. We set up our staff room and brought in baked goods (some even impressively homemade!), had a coffee and chat, and donated towards this fantastic cause, raising an impressive £150 for the charity.

> "It's a privilege to spend our time and efforts supporting causes close to our hearts, and to work together to make sure SGWM has the most positive social impact possible."

BENJAMIN FOUNDATION VOLUNTEERING DAY

During October, some of our Ipswich team spent the day helping to tidy up the front garden of one of The Benjamin Foundation's houses which accommodate unaccompanied asylum seekers between the ages of 16-18. Their job was to weed, tidy and help with putting up some trellis to make the residents feel a sense of pride in their accommodation and to reassure local residents that the house is being maintained in an appropriate manner. They said they thoroughly enjoyed lending a hand to such a fantastic charity and all agreed it was a very rewarding experience.

Imogen Lee-Ducker

NANSA FUNDRAISING EFFORT

Another of the deserving charities we support is Nansa, which helps those living and caring for others with special educational needs and/or disabilities.

Senior Client Services Support colleague Tammy-Lyn Ducker's 8-year-old daughter Imogen raised money for Nansa, which was her chosen charity for her Brownies Charity Badge. A talented, green-fingered individual, Imogen chose to grow and sell small plants to raise money to support Nansa's charity shop in Thorpe St Andrew, which was forced to close last year after a car crashed into it, causing expensive structural damage. Imogen managed to raise a fantastic £86 to help Nansa get back on their feet, was even featured in the EDP for her efforts, and we now have plenty of her plants dotted around our offices!

IPSWICH RFC ACADEMY

We've been delighted to see the hundreds of youth and junior boys and girls players at Ipswich Rugby Club wearing their new playing shirts this season, thanks in part to our continued sponsorship of the Ipswich RFC Academy. The Academy programme invests in coach and player development to help these young players develop as individuals both on and off the pitch and, with their sharp new kit, they look even more striking come match days! Look out for the shirts on Sunday mornings around East Anglia this season.

Here are the shirts modelled by the IRFC U14 boys team on a recent trip to Northampton taking on the previously undefeated Northamptonshire champions and coming back with a win – well done boys!

We'll soon be announcing the next worthy causes we will be supporting in 2023… Stay tuned!








SG WEALTH MANAGEMENT
Impartial, accountable and trusted

SG CORPORATE SERVICES
Workplace Pensions and Employee Benefits

SG Wealth Management
Norwich office: 53-57 St Martin's Lane
Norwich NR3 3SA

T: 01603 760866
E: hello@sgwealthmanagement.co.uk
W: www.sgwealthmanagement.co.uk

SG Wealth Management
Ipswich office: Merchant House,
11 - 13 Silent Street, Ipswich IP1 1TF

T: 01473 255948
E: hello@sgwealthmanagement.co.uk
W: www.sgwealthmanagement.co.uk

SG Corporate Services
53-57 St Martin's Lane
Norwich NR3 3SA

T: 01603 760866
E: hello@sgcorporateservices.co.uk
W: www.sgcorporateservices.co.uk

Chartered
Financial
Planners