

VISION

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MAGAZINE

Impartial, accountable and trusted

A TIME FOR REFLECTION

Past, present and future

25TH
ANNIVERSARY
EDITION



SG WEALTH MANAGEMENT

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Welcome to the latest edition of *Vision*, titled 'A time for reflection'.

This is a special edition of our magazine, as we take the opportunity to celebrate our 25th anniversary and reflect on our past, present and future. It features contributions from each of our leadership team, as well as pieces that focus on our team and community initiatives.

Much has changed in the last quarter-of-a-century, from government regimes, industry regulation, the economic climate, to our leadership after our management buyout in 2025; however, what has remained steadfast are our core values and commitment to providing best-in-class advice for individuals, families and businesses in East Anglia and beyond.

This sentiment is expressed best by our Chairman, Andy Wood, within his closing remarks, where he also reiterates our intention to continue to invest in our people, expertise, and culture moving forward.

We hope you enjoy reading this special issue of our magazine. As always, we value your opinion and welcome any feedback you might have. To discuss any of the content, or to share your thoughts on what you'd like to see us cover in more detail moving forward, please get in touch.

On behalf of everyone at SG Wealth Management, I wish you all the best!

Josh Cushion,
Marketing Manager



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25 YEARS OF PROGRESS, PARTNERSHIP AND PURPOSE

This year marks an important milestone for everyone at SG Wealth Management as we celebrate our 25th anniversary. It's a moment to reflect not only on how far we've come, but on the relationships, values and shared purpose that have shaped our journey.

When the business was founded, the financial planning landscape looked very different. Advice was often centred around products rather than long-term strategy, and the tools available to support clients were far less sophisticated than they are today. Over the past 25 years, we've seen significant change - from evolving regulation to shifting client expectations and advances in technology. Through it all, our focus has remained clear: to deliver thoughtful, personal financial planning that supports our clients over the long term.

Our progress as a firm has never been about standing still. A defining feature of our history has been our ability to adapt - to take on change positively and use it as an opportunity to improve. Whether responding to regulatory developments or embracing new ways of working, we've consistently looked for ways to strengthen the advice we provide and the experience our clients receive.

As we look back, it's also important to recognise the people who've shaped the business along the way. In 2023, we experienced a profound loss with the sudden passing of Stephen Girling, our Managing Director at the time and a founding director of the firm. Stephen played a central role in building SG Wealth Management into the business it's become, and his loss was deeply felt across the entire team. For many colleagues, he was not only a leader but someone they had worked alongside for considerable periods of time. His unwavering commitment to clients continues to influence how we operate, and his legacy remains an important part of our story.

We also remember my own father Standley, who founded our Ipswich office now 26 years ago, with the same client led principles, building our team in Suffolk before joining the SG Wealth family in 2011.

It's in many ways those same foundations - built on strong relationships, trust and long-term thinking - that has enabled us to continue moving forward with confidence. A significant step in that journey came last summer with the completion of our management buyout (MBO). This marked



a new chapter for the business, placing ownership firmly in the hands of those who are actively involved in its future and committed to its ongoing success.

The MBO was not simply a structural change; it was a reaffirmation of what matters most to us. It ensures that we remain independent, client-focused and able to make decisions with a long-term perspective. For the leadership team, it provides both responsibility and opportunity - to build on what has been established while continuing to evolve for the benefit of our clients.



We'll continue to invest in our people, processes and the tools that support our advice, using our independent stance to put us firmly on the side of our clients.



Looking back over the past 25 years, what stands out most is the strength and longevity of the relationships we've built. Many of our clients have been with us for a significant part of that journey. We've supported them through key life events - from building wealth and planning for retirement to navigating change and uncertainty. It's a privilege to be trusted in this way, and it's something we never take for granted.

I'm equally proud of the team we've got today. The expertise, professionalism

and genuine care demonstrated across the business are what truly define SG Wealth Management. Longevity in any firm is built on people, and our continued success reflects the quality and commitment of those who work here. I'm delighted that we were recently announced as a winner of the 'Best Financial Advisers to Work For' category at the 2026 Professional Adviser Awards, based on direct feedback from our team, adding to our industry recognition by Citywire and FT Adviser as a Top 100 advice firm in the country.

While this anniversary provides a valuable opportunity to reflect, it's also a chance to look ahead. The world of financial planning will continue to evolve, shaped by economic conditions, innovation and changing client needs. Technology and AI will help shape the pace of change; however, we truly believe there's an important role for quality human-led advice to help individuals, families, companies and their own staff plan for an uncertain future. Our role is to remain responsive to that change while staying true to the principles that have guided us over the past 25 years.

We'll continue to invest in our people, processes and the tools that support our advice, using our independent stance to put us firmly on the side of our clients. At the same time, we remain committed to the personal, relationship-led approach that sits at the heart of what we do. Financial planning is ultimately about helping people make confident decisions about their future - and that will always remain our focus.

As we mark this milestone, I'd like to thank our clients, colleagues and professional partners for their continued trust and support. It's your confidence in us that has made the past 25 years possible.

We're proud of what has been achieved so far, but even more optimistic about what lies ahead. We look forward to continuing to work in partnership with our clients, supporting them with clarity, confidence and a long-term perspective for many years to come. ■



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THE CHANGING FACE OF FINANCIAL PLANNING



By prioritising good outcomes, transparency and client understanding, the regulatory framework encourages a more disciplined and consistent approach to advice.



Over the past 25 years, the financial planning profession in the UK has undergone a fundamental transformation. What was once a largely transactional, product-focused industry has evolved into a more structured, regulated and client-centric profession, one increasingly defined not just by the advice it gives, but by the outcomes it delivers.

Much of this change has been driven by regulation, often introduced in response to past shortcomings but ultimately shaping a stronger and more transparent advice environment. One of the most significant turning points came with the Retail Distribution Review (RDR) in 2012. By removing commission bias, increasing qualification standards and improving fee transparency, RDR helped redefine what it meant to provide financial advice. It set the foundation for a profession built on trust, clarity and long-term value.

Since then, regulatory developments have continued to reinforce that direction of travel. The Financial Conduct Authority has placed increasing emphasis on accountability, governance and, crucially, client outcomes. More recently, the introduction of Consumer Duty marks another step forward, raising the bar for what's expected of firms across the industry.

Consumer Duty isn't simply an additional layer of compliance. It represents a shift

in mindset. Firms are now required to demonstrate, with evidence, that their services deliver good outcomes for clients. This extends across all aspects of the client journey, from how services are designed and priced, to how they're communicated and reviewed over time.

For well-run firms, this is less about changing course and more about formalising best practice. It reinforces the importance of clear communication, fair value and ongoing suitability, principles that sit at the heart of effective financial planning. At the same time, it provides greater consistency across the industry, ensuring that clients can expect a higher standard of service regardless of where they seek advice.

While these developments are significant, they exist within a wider context. The financial world today is more complex and interconnected than ever before. Clients are faced with an increasing volume of information, greater choice, and often heightened uncertainty driven by global events, economic cycles and market volatility.

It's within this environment that the value of structured financial planning becomes particularly clear.

Short-term market movements and external shocks are an inevitable part of investing. Whether driven by inflation, interest rate changes or geopolitical events, periods of uncertainty will continue to arise; however,

reacting to these events in isolation can often be counterproductive.

A well-defined financial plan provides a framework that helps clients navigate these challenges with greater confidence. By focusing on long-term objectives, rather than short-term noise, clients are better positioned to make informed, considered decisions. This isn't about ignoring change, but about placing it into the right context.

In many respects, the direction of regulation supports this approach. By prioritising good outcomes, transparency and client understanding, the regulatory framework encourages a more disciplined and consistent approach to advice. It aligns closely with the principles of long-term planning, where success is measured over years rather than months.

Looking ahead, further change is inevitable. Advances in technology, evolving client expectations and continued regulatory development will all shape the future of financial planning. The challenge for firms is to remain adaptable, embracing innovation while maintaining the standards and values that underpin good advice.

For clients, the key message is a positive one. The profession today is more robust, more accountable and better equipped to support informed decision-making than ever before. While the external environment may remain uncertain at times, the foundations of good financial planning remain strong.

Ultimately, while the landscape continues to evolve, the core principle endures: a clear, long-term strategy, supported by professional advice, remains the most effective way to navigate financial complexity and achieve lasting outcomes. ■



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BUILDING A CULTURE THAT SECURES THE FUTURE

In financial planning, trust is everything. Clients entrust us with their futures, their families and their legacies. But the foundation of that trust doesn't start with products or portfolios - it starts with people.

At SG Wealth Management, we've always believed that strong businesses are built on strong cultures. As an independent Chartered financial planning firm serving clients across East Anglia, and beyond, we've worked hard to create an environment where professionalism, integrity and personal development sit at the centre of everything we do. The result isn't only a better experience for clients, but a workplace



where talented people want to build their careers.

When I joined SG Wealth Management as Director of Business Services, bringing more than two decades of experience in financial services, I was immediately struck by the firm's commitment to its people. SG Wealth Management has built a reputation for professionalism and client care, reflected in its repeated recognition as one of the UK's Top 100 financial advice firms. But those accolades are really the by-product of something deeper: a culture that encourages individuals to grow, develop and take ownership of their careers.



Professional development is particularly important in our profession. Financial planning is constantly evolving, and maintaining high standards requires a commitment to learning.



For me, the philosophy is simple - and admittedly a little cheesy. My personal mantra is listen, support, empower. Listening to colleagues and understanding their ambitions allows us to support them properly. Support then creates the environment where people feel confident to take opportunities, whether that means pursuing new qualifications, stepping into leadership roles, or developing new skills across areas such as operations, marketing or compliance.

Professional development is particularly important in our profession. Financial planning is constantly evolving, and maintaining high standards requires a commitment to learning. Many of our team hold advanced qualifications, and we actively encourage people to continue progressing through industry accreditations and professional development. That investment in knowledge doesn't just benefit individuals — it strengthens the firm and, most importantly, the quality of advice we provide to clients.

Culture also extends beyond the office walls. At SG Wealth Management, community involvement is a core part of our identity. Over the years the team has supported a wide range of local charities and initiatives, from fundraising events

and volunteering days to supporting the Suffolk Community Foundation and, more recently, signing up to the Norfolk Community Foundation's Skills Exchange. Being part of our community matters to us, because it reflects the same values that shape how we work together as a team.

Ultimately, building a strong culture is about futureproofing the business. When people feel valued, supported and empowered, they're far more likely to stay, develop and contribute over the long term. That creates a pipeline of experienced, committed professionals who will carry the business forward for years to come.

In an industry built on long-term relationships, that continuity matters. The culture we build today will shape the advice we give, the people we develop and the clients we serve tomorrow. ■



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CELEBRATING LONG SERVICE



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As a business, we recognise that our colleagues are a crucial part of the high-quality service we're able to provide for our clients. Over the years, we've managed to build a team consisting of highly qualified and talented individuals and are fortunate that a significant number of these people have been with us for over 10 years. We want to take this opportunity to celebrate them and acknowledge our gratitude for their ongoing commitment, professionalism and dedication.



AGGIE MCARDLE
Assistant to Managing Director
26 years' service



CHARLIE CRAFER
Financial Controller
18 years' service



HENRY GASKIN
Managing Director
20 years' service



MIKE MOORE
Financial Planner
17 years' service



MICHELLE MORGAN
Employee Benefits Technician
19 years' service



SUSAN STEEL
Financial Planner
16 years' service



DAVID TOOLEY
 Director of Client Advice |
 Chartered Financial Planner
 12 years' service



CHARLOTTE MILITO
 Receptionist |
 Business Services Support
 10 years' service



NEIL GREGORY
 Paraplanning Manager
 11 years' service



RYAN OATES
 Corporate Services Director |
 Chartered Financial Planner
 10 years' service



TAMMY-LYN DUCKER
 Technical Support
 11 years' service

We're an award-winning employer!

We're delighted to share that SG Wealth Management has been announced as a winner in the 'Best Financial Advisers to Work For' category at this year's Professional Adviser Awards. The award process identifies and celebrates the best workplaces within the financial advice industry and is largely based on employee feedback. As we mark our 25th anniversary this year, it feels particularly special that an employee-led process has helped shape this outcome. What makes us unique is that many of our colleagues have been part of our team for long periods of time, which we believe is indicative of the environment each of us has helped shape over this time.

We're of course thrilled to be included as one of the winners and to be recognised for both the culture we've built and the environment we've created for our team. We'll continue to nurture and reward our people, whilst futureproofing the business by promoting from within and championing the next generation of financial services talent. ■





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WHAT LIES AHEAD FOR EMPLOYEE BENEFITS?

Employee benefits are becoming more important, but also more difficult to get right. For SMEs and medium sized employers, benefits are no longer just an added extra behind salary. They now play a much bigger role in recruitment, retention, engagement and wellbeing, while also shaping how employees view their employer overall.

Over the next few years, the employee benefits landscape is likely to be shaped by a mixture of challenges and opportunities.



CHALLENGES

- One of the clearest challenges is market consolidation. Across both pensions and employee benefits, the number of insurers and providers is gradually reducing as firms merge and/or acquire competitors or focus on scale. There can be advantages to this, such as stronger governance, better administration and greater investment in technology, but there are drawbacks too. A smaller market can mean less choice, less flexibility and fewer genuinely distinct options for employees.
- Another major challenge is the rising cost of Private Medical Insurance (PMI). PMI remains a highly-valued

benefit, particularly at a time when access to healthcare is a growing concern for employees. Faster diagnosis and treatment can make a real difference to staff wellbeing and time away from work; however, claims experience and medical inflation are putting significant pressure on premiums, which is forcing employers to make difficult decisions.

- As employee awareness of benefits grows, so do expectations. Staff increasingly want support that reflects their stage of life and personal circumstances. A younger employee may place greater value on financial education, savings support or flexibility. Parents may value family-friendly benefits, while older employees may focus more on retirement planning, health support or protection benefits.

The challenge is to keep benefits useful, understandable and relevant without creating something overly complex or costly to manage.

- Alongside this sits one of the biggest issues facing employers today, mental health. Many employers have already made positive progress in this area through employee assistance programmes, mental health first aiders, health cash plans, line manager training and access to counselling or wellbeing apps. But the issue remains significant. Mental health challenges affect absence, productivity, employee relations and management time, and they're not always easy to spot or address early.

OPPORTUNITIES

- One of the biggest is the increasing amount of data available to employers. Providers, insurers and advisers can now offer far more insight into workforce demographics, claims patterns, take-up rates and areas of need. This gives employers a much stronger basis for decision-making. Rather than relying on assumptions, businesses can start to understand which benefits are valued, which are underused and where changes might have the greatest impact.
- Another major opportunity is the growing role of AI and smarter communication tools. One of the biggest problems with employee benefits has always been engagement.

Many employers already offer worthwhile support, but employees don't always know what's available or when it's relevant to them. Communication is often too generic, too infrequent or too easy to ignore. AI has the potential to improve this. That could mean more targeted messages, better signposting and more timely promotion of benefits when employees are most likely to need them.

- There's also a growing opportunity around financial wellbeing. This is an area where employers can often make a meaningful difference without necessarily incurring significant cost. Support might include pension education, salary exchange, savings options, debt support, financial guidance or simply clearer communication about

take-home pay and existing benefits. At a time when financial pressure continues to affect many households, these types of support can be highly valued and very practical.

- Finally, there's clear opportunity in preventative health support. New products are entering the market that focus less on insuring serious events after they happen and more on helping employees access support earlier. Digital GP services, early intervention physiotherapy, mental health support and preventative wellbeing tools are all becoming more common. For employers, these products may offer a way to improve access to care while also helping to manage longer-term claims costs.

My view is that the future of employee benefits will be shaped by how well employers respond to both sides of this picture. The challenges are real: fewer providers, rising healthcare costs, more varied expectations and ongoing mental health pressures. But the opportunities are equally important: better data, more personalised communication, stronger financial wellbeing support and a growing market for preventative solutions. The employers most likely to succeed won't necessarily be those offering the longest list of benefits. They will be the ones who keep their proposition relevant, communicate it well and use it to support employees in a way that feels practical, meaningful and sustainable. ■

SGWM IN THE COMMUNITY

At SG Wealth Management, we believe it's important to support our local communities. Our dedicated in-house Corporate Social Responsibility (CSR) committee works hard to organise both fundraising events and community outreach opportunities for our team to get involved with.

The charitable and social organisations we're actively supporting currently include:

NORWICH THEATRE:

As a well-renowned institute within the Norwich arts scene, the theatre has a long and cherished history, hosting awe-inspiring performances that entertain audiences of all ages and backgrounds.

We've been corporate sponsors of the theatre, which is a registered charity, since 2022. Through this relationship, several members of our team have regularly attended the Theatre's business networking breakfasts, and we as a business continue to host both our clients and professional partners at shows.



IPSWICH RFC:

We're proud to celebrate our 5th year of being sponsors of the club's youth teams and are thrilled to be able to support the players of the future. We're uniquely tied to the club, as our Managing Director, Henry Gaskin, is currently a coach at the club (and still occasional player!) and is a staunch advocate of youth rugby.

We sponsor the youth age teams from U13s up to the Colts (U17s and U18s), who recently travelled to Belgium to take part in the Ghent International Rugby Festival. Our sponsorship helps many young people to keep active, build team spirit, learn core values, and have opportunities that many of them may not otherwise have. We're delighted to help the club deliver this to our local community in Ipswich.



NORFOLK AND SUFFOLK COMMUNITY FOUNDATIONS:

Both foundations provide financial support to small charities and not-for-profits within their counties, so that these organisations can continue to provide their essential services.

We care about our local communities too and recognise the important work each foundation does to support charitable causes in our region, so have been pleased to assist them by funding events they've hosted over the course of the last year.

We're also committed to sharing our expertise, so have encouraged our team to sign up to the Norfolk Community Foundation's skills-exchange programme, Good for Good, which aims to help small charities fill their skills gap with third-party expertise on a no-cost basis. ■

ANNIVERSARIES OFFER A USEFUL MOMENT TO PAUSE

Over the pages of this edition of Vision, we've looked back at how SG Wealth Management has evolved, how the profession itself has matured, and how the culture of the firm has been built by the people who work here every day. It's easy, when working at speed, to forget that institutions are not built in moments. They're built gradually. Through relationships that endure, through decisions taken with care, and through a shared commitment to doing the right thing for clients over the long term.

Financial markets and the wider world rarely stand still. The past few years alone have reminded us how quickly circumstances can change. Geopolitical tensions, economic shifts and political uncertainty can all produce periods of volatility in markets. For clients, these moments can feel unsettling. Yet history repeatedly shows that disciplined, long-term thinking is the most reliable compass through uncertain conditions.

That philosophy has always been at the heart of SG Wealth Management. Our role isn't to chase every market movement, but to help clients navigate complexity with clarity

and confidence. Sound financial planning, careful stewardship of assets, and trusted relationships built over time remain the foundations of that approach.

One of the most encouraging signs for the future is that the firm continues to grow through those same relationships. Many new clients arrive not through advertising or campaigns, but through recommendation from those who already trust the advice they receive here. That is perhaps the strongest signal that the values on which the business was built continue to matter.

As this edition reflects, the firm continues to invest in its people, in its expertise, and in the strength of the culture that underpins the business. That investment is not simply about today; it's about ensuring that SG Wealth Management continues to serve clients well for many years to come. Looking ahead, we do so with pride in what has been built, gratitude for the trust our clients place in us, and quiet confidence in the future.

In the end, our business rests on something simple: trust earned over time and renewed every day. ■



A. Wood

Andy Wood,
Chairman

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benefits your
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