

# Plot your course

Mercer Private Wealth



welcome to brighter

**At Mercer, we create order from complexity. We navigate your journey through the shifting landscape of private wealth. By doing so, we help you and your family plan for the future, energising your finances and enhancing your prosperity in the process.**



# 01 Helping you prepare for the future

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Life is often confusing, and managing your wealth is no exception. Making the right financial decisions, understanding technical details and tying the strands of your finances together takes knowledge and experience.

A financial planner can guide you. An expert backed by the resources and strength of a global organisation. A partner who brings everything together in a series of simple steps, leading to the right decisions and meticulous implementation.

At Mercer Private Wealth, our reliable advice will help you reach your financial goals. Whether you need advice on a single issue or require ongoing guidance, we provide a personal, accessible and dependable service.

“Wealth planning” means different things to different people. You might want advice about a pension, for example, or about planning an inheritance, general investments or even just saving for a rainy day. Then again, it may be that you simply want help managing your wealth.

Whatever your requirements, with Mercer Private Wealth, you can expect sound judgement, respectful challenge and a solid partner. A partner who is confident at the cutting edge of new approaches, including sustainable investing.

# 02 Your journey is personal



Planning your journey with us is a careful and detailed process. We aim to understand your circumstances and financial goals, getting to know you before we start the detailed work of preparing your financial plan. Once you have reviewed your plan and are happy with it, we'll implement it. We'll be there with you and for you at every stage. We hope that this is the beginning of a successful journey together. Our client relationships tend to last a very long time.

## Our process usually has six main stages:

- 1. An introductory consultation.** Our starting point is a phone call with one of our financial planners. We'll listen carefully as you describe your goals. It's an opportunity for you to get to know us and decide if you want to become a client of Mercer Private Wealth. On our part, we'll gauge whether we can help. If we both agree that you need our services, we move forward to the next stage.
- 2. Formally engaging us.** We'll follow up with a written letter of engagement. This clearly sets out our broad proposals and our applicable fees. Once you have reviewed, signed and returned the letter, we have a solid agreement and can move forward.
- 3. Fact-finding and analysis.** When we meet, we'll seek to understand the full details of your financial and personal circumstances. We aim to get a full picture so that we can help you to define your priorities. To back up our analysis, we may contact your existing product providers, seeking more information. When we have all the required facts and figures, our team will construct a plan — your wealth management roadmap.
- 4. Presenting and explaining your plan.** At this stage, we'll send you our recommendations in writing. After giving you time to digest them, we'll set up a meeting to discuss.
- 5. Making your plan reality; bringing order to your finances.** With your agreement, we'll turn the plan into reality. We'll take care of the administration, sending all the necessary paperwork to the companies providing the underlying financial products. This stage can take a while, but we'll keep you informed at all times.
- 6. Energising your finances over the years.** Nothing stands still, whether it is your personal circumstances or external matters. By meeting regularly to review your wealth management roadmap, we can adjust it as things change. Shortly before meeting, we'll send you a valuation. We'll then discuss your circumstances and any shifts in taxation or legislation that might affect you. We'll make changes to your plan to ensure it remains suitable. By building a long-term relationship, we'll give you peace of mind that everything is in hand.

# Why Mercer?

At Mercer, we deliver personal expert advice with the backing of a powerful global investment organisation. We take pride in going the extra mile for our clients. What that means for you is an excellent tailored service, twinned with the insights and resources required to deliver the right investment solutions.

We build long-term relationships with our clients, and we design client journeys with this in mind. We hold corporate chartered financial planner status, the gold standard for financial advice in the UK, which gives you peace of mind that your finances are in safe hands throughout your journey with us.

Mercer's investment teams power our solutions, gathering research intelligence and helping clients to achieve their investment goals. Mercer itself is part of one of the world's largest professional services firms, Marsh & McLennan Companies (MMC). Established in 1871, MMC brings the strength of a worldwide organisation, employing 76,000 employees in over 130 countries, to help individuals and organisations navigate an increasingly complex and dynamic environment.

# Beginning your journey

If you would like to know more and to see whether you would benefit from Mercer's combination of expert knowledge and global strength, please contact us for an initial consultation. We can discuss your situation and help you to plot a course to your financial destination, bringing order to your wealth and enabling you to pursue your objectives.



# Contact us

**Email:** [privatewealth@mercer.com](mailto:privatewealth@mercer.com)

**Website:** [www.uk.mercer.com/mercer-private-wealth](http://www.uk.mercer.com/mercer-private-wealth)

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