

A wealth management programme that delivers results and financial freedom – it is all about you



The Generic Wealth Management Solutions Programme™

Maximise your personal and corporate tax effectiveness, investment performance and wealth management with a personal programme that is tailored to your needs.

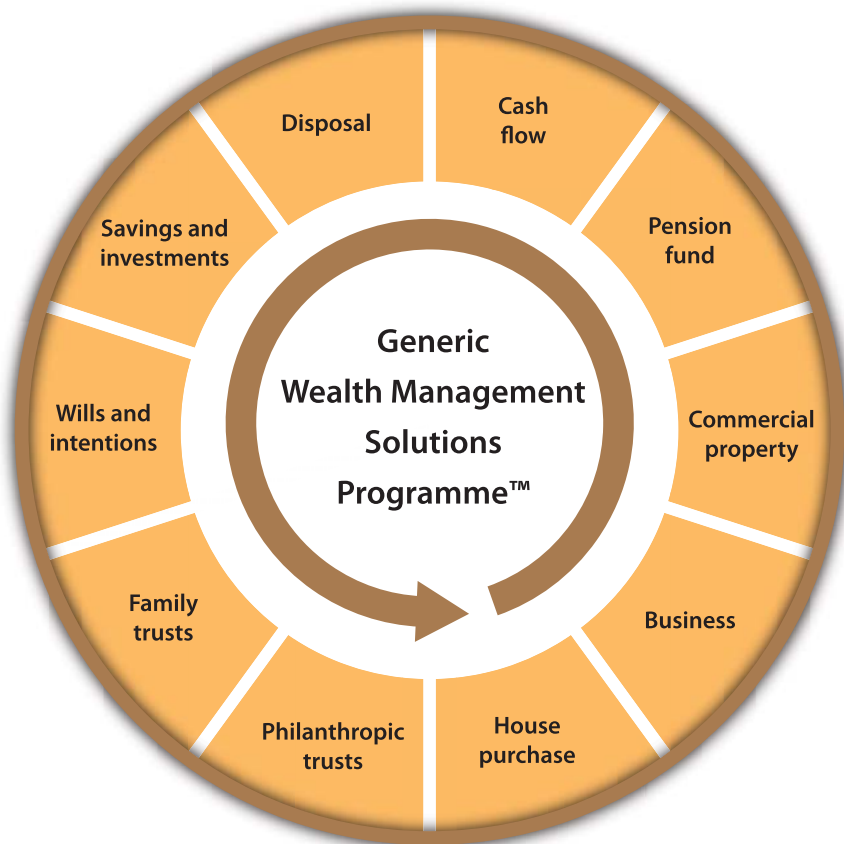
We all seek financial freedom – it gives us choice. Where we live, what school we send our children to, what car we drive, where we take our holidays and the age at which we can afford to retire in comfort. Financial freedom gives us peace of mind in an uncertain world.

Wealth can be generated through hard work or inherited. Either way, it is important that you develop a strategy to protect your wealth from the burden of higher taxes and the unpredictability of returns on stock market linked investments.

“We have a second property worth £1 million, with a potential capital gain of £500,000. How do we save capital gains tax and inheritance tax?”

The financial world is complex and fast changing, and offers a myriad of choices. Changes in tax legislation and economic uncertainties add to the problems. So how can you be sure that you are managing your finances properly?

We have developed the answer. Our Generic Wealth Management Solutions Programme has been designed specifically to provide clear advice so that you can make informed decisions on how you manage your wealth. Because everyone is different, the programme is tailored to your needs and requirements.



The Circle of Wealth™ is a key component of the Generic Wealth Management Solutions Programme™

Our Generic Wealth Management Solutions Programme incorporates a six-stage financial planning process:

1. The Generic Primary Review™
2. The Generic Wealth Management Inventory™
3. The Generic Needs Analysis™
4. The Generic Financial Solutions Programme™
5. The Generic Asset Model™
6. The Generic Benchmark Review™

The first stage is the Generic Primary Review, which is a no-obligation one-hour free consultancy session to ascertain whether or not we can help you. To learn more, call us on 01438 822005.

What can I expect?

The Generic Wealth Management Solutions Programme aims to:

- Reduce your tax burden
- Improve your cash flow
- Maximise the returns from your investments whilst reducing risk
- Provide for your retirement
- Minimise inheritance tax
- Provide sound strategies for extracting money from your business.

Who is the programme suitable for?

If the value of your estate, including your home, exceeds £500,000 for a single person or £1 million for a married couple or civil partnership, then you could benefit.

We can also help business owners or company directors looking for a tax-efficient income or exit strategy via a business sale by maximising the new Entrepreneurs Relief in conjunction with other reliefs.

How can I learn more?

We have a thought-provoking series of free seminars that highlight the major issues facing individuals and business owners. If you want to learn how to protect your wealth, then you should attend a seminar.

"Perhaps I should be extracting money from my company – but which way is best?"

Generic Wealth Management Solutions Programme seminars 2008

Seminar One with Paul Thomas

Wednesday 1 October 2008
Hanbury Manor, Ware
From: 18:00 - 19:30

Seminar Two with Paul Thomas

Wednesday 26 November 2008
Sopwell House, St Albans
From: 10:30 - 12:00

The agenda includes:

- The Circle of Wealth concept, and how it affects people.
- Strategies for reducing capital gains tax and inheritance tax.
- The benefits of the Property Preservation Programme.
- Will planning strategies.
- The multiple election strategy; reduce your capital gains tax.
- The business dilemma – how best to get a tax-efficient income.
- Exit strategies – how to sell your business tax efficiently.
- Pension strategies.
- Retirement strategies for those seeking to retire in the UK and/or overseas using a QROPS
- and much more.

How to book your place on a seminar

Spaces on each seminar are strictly limited. To reserve your place either call us on **01438 822005** or visit our website at www.gfm-plc.co.uk where you can book online.

Alternatively, call us to arrange your own private one-to-one consultancy session and let us see if we can help you further.

"I am contemplating an Alternatively Secured Pension but I'm concerned about the potential of up to 82% in tax and charges should I die. What strategies can I adopt to minimise this?"



Paul Thomas AIFP

Paul Thomas is the managing director of Generic Financial Management plc and has worked in financial services since 1982, including 24 years as an independent financial planner.

He is qualified to diploma level with the Chartered Insurance Institute and is a member of the Personal Finance Society and an Associate of the Institute of Financial Planning.

Paul specialises in holistic financial planning, which includes lifetime goal setting, investment, risk management, retirement and taxation advice to high net worth individuals, trusts and small businesses.

Generic Financial Management

Generic Financial Management has been advising clients on wealth matters for over 20 years, from offices in Hertfordshire.

The company provides a personal service, tailored to the specific needs of every client.

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Generic Financial Management plc is authorised and regulated by the Financial Services Authority.