



CHEWTON
WEALTH MANAGEMENT





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As a senior
partner practice of
St. James's Place
we are proud
to provide a
truly personal,
bespoke and
professional service.

Industry Leading Financial Advice

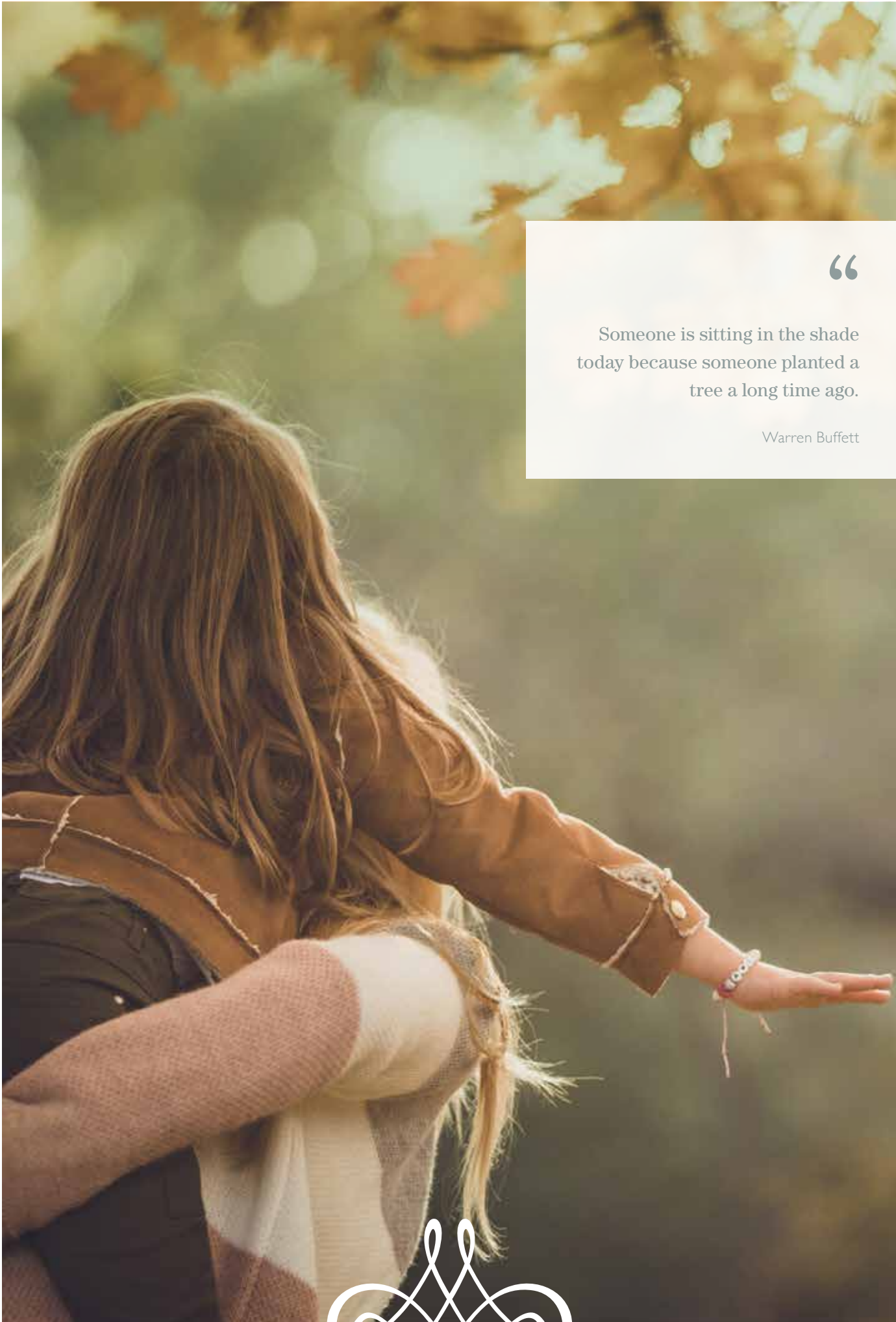
Founded in 2002, we have spent over 17 years building a business that has always focused on building and maintaining long-term relationships with our clients.



Ensuring that a business relationship is maintained, is not a given in any walk of life. It needs trust, empathy and sound professional advice. We are extremely proud of the fact that our clients are overwhelmingly clients for life.

Face to face advice, a truly comprehensive approach to client situations and first-class support from the whole team, is what we will deliver.





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Someone is sitting in the shade today because someone planted a tree a long time ago.

Warren Buffett



Meet the Chewton Wealth Management team

Client satisfaction is not just about getting sound, sensible and appropriate financial advice, it is also about working with an organisation that delivers year on year genuine service and support, and really does care about the client.

Chewton Wealth Management comprises a team of individuals who all share and commit to this support and dedication.

Our industry expects the highest standards, which is why we fully support and encourage the ongoing development and training of all team members.

OUR ADVISERS



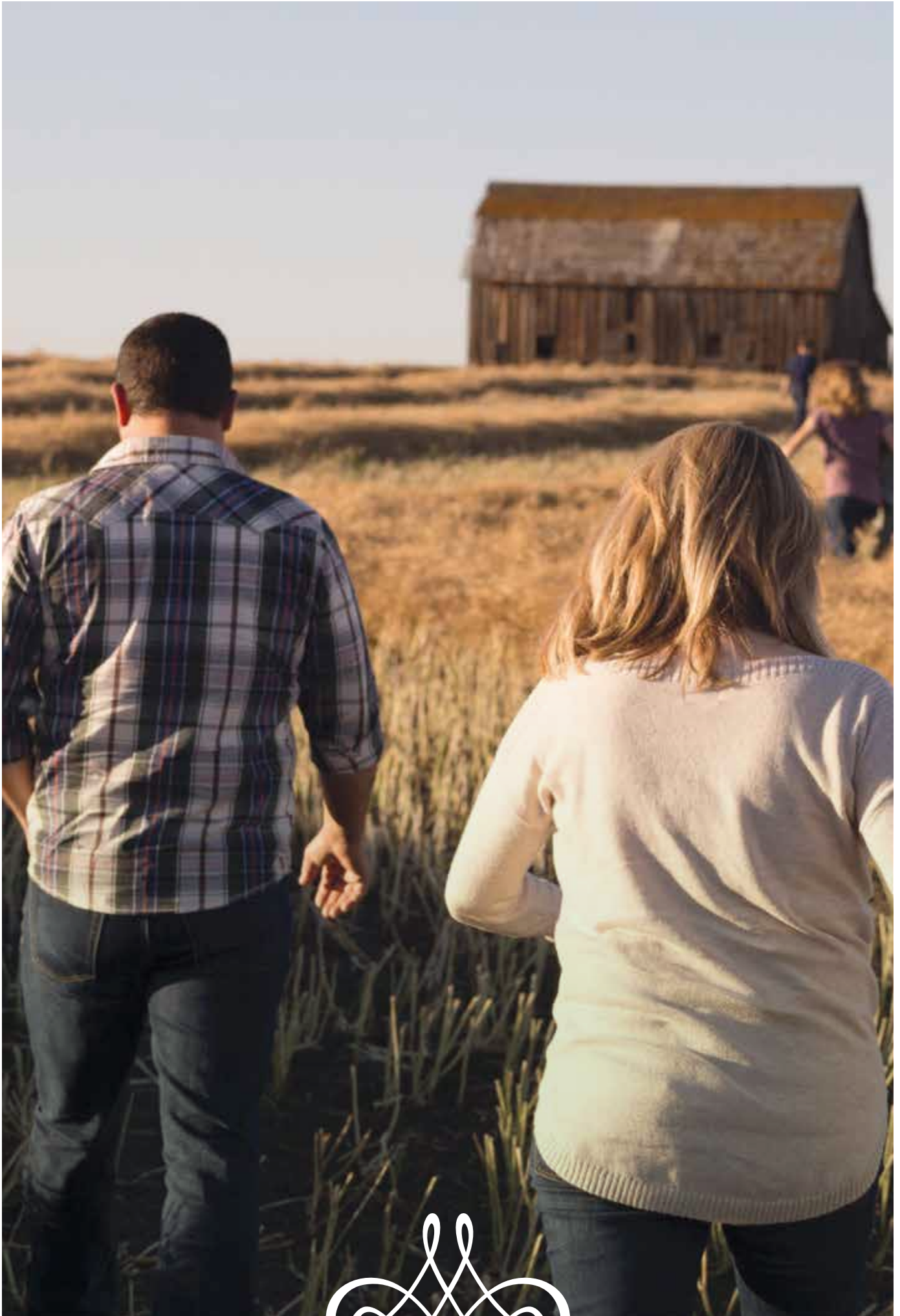
John Satchwell
MANAGING DIRECTOR

I began my career in financial services in 1992 with Acuma as a financial planner. Prior to joining the industry, I spent 15 years working as a quantity surveyor and as a result, I have established many working relationships due, in part, to the insight and understanding that I have for their specific financial requirements – personal or corporate. I am committed to ensuring that my knowledge remains current, this, along with the pride and dedication that I place on developing solid personal relationships with my clients, ensures that I am able to offer a rounded, professional and principled service.



Sam Satchwell
WEALTH MANAGER

In 2013 I joined Les Roches International School in Switzerland, and spent the next 3 years studying towards my degree in hospitality and event management. This involved working in both the UK and Europe. In 2017, I joined the St. James's Place Next Generation Academy as the starting point in building my career as an adviser, and in October 2018 successfully graduated from the academy and achieved my level 4 Diploma in Regulated Financial Planning. Now as an established adviser, I provide ongoing advice to existing clients as well as introducing new clients to the practice.



OUR SUPPORT SPECIALISTS



Kaileah Chapman
PRACTICE MANAGER

Kaileah joined us in 2017 having gained over 16 years' experience in financial services both as a Paraplanner and Administration Manager. Kaileah has overall responsibility for the day to day running of Chewton Wealth Management whilst supporting John in the development of the Practice.



Annabelle McDowell
NEW BUSINESS MANAGER

Annabelle joined the Practice in 2015 having spent the previous 10 years working in a variety of roles, specifically marketing and event management. Annabelle now works closely alongside the advisers and undertakes a variety of administration, paraplanning and compliance responsibilities.





Louise Upchurch

EXECUTIVE ASSIST. TO JOHN SATCHWELL

Louise joined the Practice in 2019 having previously worked as a Senior Compliance Officer for 19 years and more recently has been working in Wealth Management. Louise covers a range of duties including client transactions, general client liaison and diary management supporting John.



Lynsey Elsey

PARAPLANNER

Lynsey joined the Practice in 2019 as a Paraplanner preparing recommendations for clients. Lynsey has worked within financial services since 2004, including working for several Senior Partners of St. James's Place since 2008. Lynsey is also currently studying for her Diploma in Financial Planning.



Investment Planning

The implementation of a sound and sensible investment strategy is for many clients their absolute priority, not only perhaps for their own financial security and aspirations but also on behalf of their family and future generations.



An investment decision can arise from many situations, retirement, inheritance, downsizing or simply wanting to get your money working harder.

Whatever the background, and whether an investment is being made for growth or to create additional income, the crucial element is the right strategy and options.

Creating the right investment strategy is essential to growing your capital intelligently, from funding

your retirement, to ensuring future generations of your family are well looked after.

Whether you are looking to invest for income or growth, we can provide superior wealth management advice, offering holistic investment solutions and a dedicated on-going service to help you achieve your financial goals.

Investment advice includes:

- Investing for income • Growth and income portfolios • ISA's
- Junior ISA's • Discretionary fund management • Investment bonds
- Unit trusts • Offshore investments

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time and are generally dependent on individual circumstances.



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Knowing that the majority of our financial investments are in the very safe hands of John Satchwell is a great comfort to us. His advice has been professional, timely and delivered with courtesy. His wider written information is also precise and easily digested making financial planning much less daunting to the uninitiated.

Norman & Carol Howden

Retirement Planning

Retirement planning can be broadly split into two elements.



THE ACCUMULATION PERIOD

Understanding the options of how best to start saving for your retirement years.

What are the tax implications?

Are any existing pension funds in the right place?

How much should I save?

What happens to my pension fund should I die?

THE DE-ACCUMULATION PERIOD *(retirement)*

Understanding options for pension funds at retirement continues to be one of the most challenging and often confusing financial decisions a client can make. Never will the need for advice be greater.

Do I want to access tax free cash?

Is a guaranteed income important?

Can I access the whole fund?

How is a pension fund taxed when I've retired?

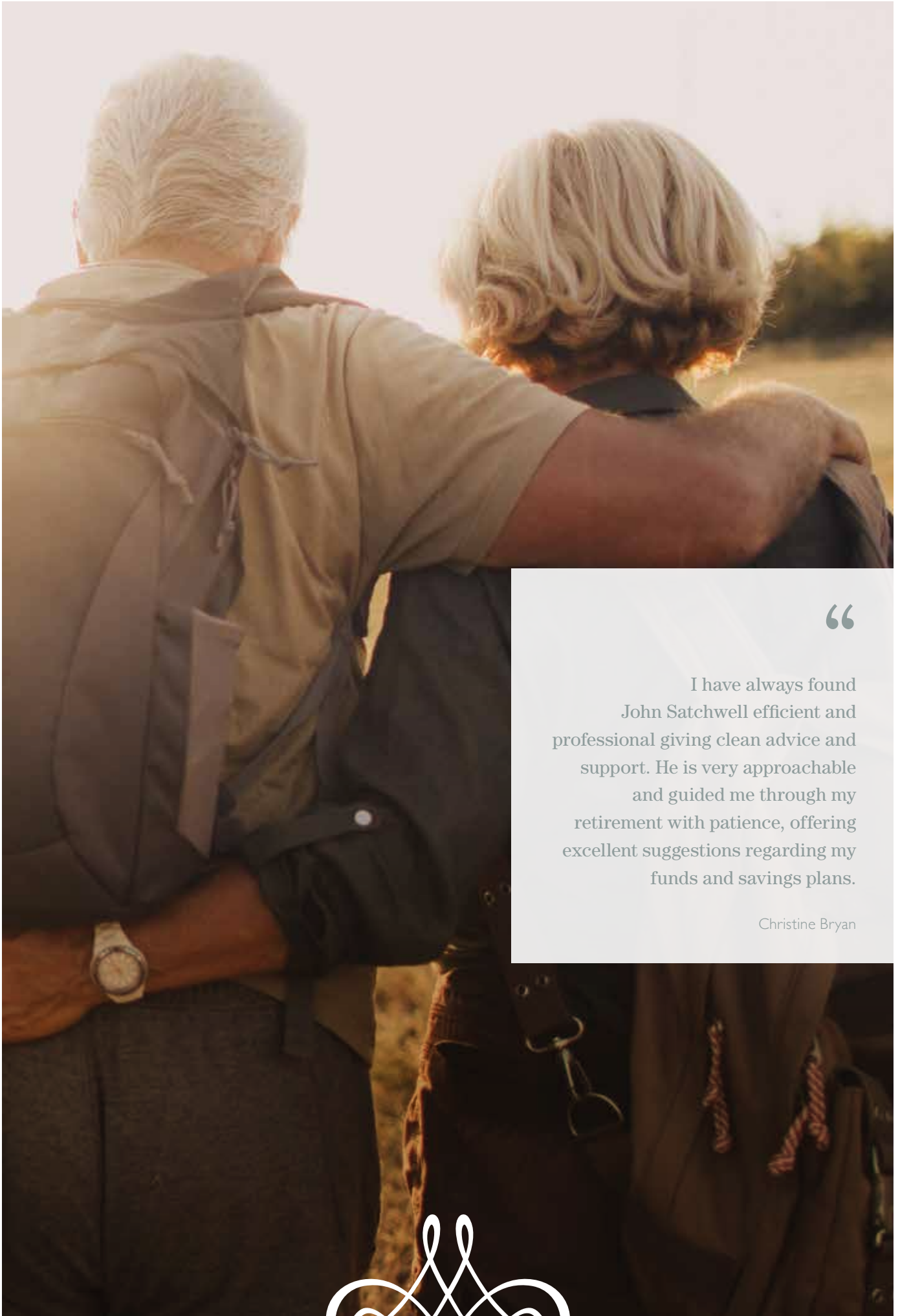
What will my state pension be?

Whether a client is in accumulation or de-accumulation all of the above questions and many more will need to be addressed and understood.

We offer retirement planning advice concerning:

- Maximising your pension fund
- Planning your retirement
- Nearing retirement
- Self-invested pension plan
- Employed
- Employer
- Self-employed
- Trustees

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.



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I have always found John Satchwell efficient and professional giving clean advice and support. He is very approachable and guided me through my retirement with patience, offering excellent suggestions regarding my funds and savings plans.

Christine Bryan



IHT Planning

Inheritance tax planning for many clients will be a key motivator in how their estate, investments, wills etc are structured and implemented.



Inheritance tax has often been described as a 'voluntary' tax. Whilst this is over simplistic, it does allude to the fact that many options exist to either reduce or mitigate a tax liability on an estate.

This can be a highly complex area, where a myriad of solutions exist. But beware, careful consideration always needs to be made as options that relate to reducing the value of your estate will have implications.



We can offer Planning Solutions, including:

- Inheritance tax • Gifts • Protection planning • Later life planning
- Long-term care • Estate Administration • Professional trustee services
- Life Cover (including Term Assurance and Whole of Life) • Critical Illness
- Income Protection • Employee Benefits • Private Medical Insurance

The levels and bases of taxation and reliefs from taxation can change at any time.
The value of any tax relief depends on individual circumstances.



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It is always a pleasure to meet John again when he visits to assist and advise on all aspects of financial planning. At no point does one feel any obligation to make decisions until every aspect of a potential financial decision has been thoroughly explained in the most friendly, professional and courteous manner, ensuring that his recommendation and advice are fully understood.

Justin Ward

Protection Planning

Particularly for younger clients and families. It is about building for the future and aspiration for achieving goals and dreams.



The future is generally built on career, earnings and building value in savings or in their home.

What if the unthinkable occurs?

A serious illness, an injury that prevents work continuing for a period of time or even a premature death.

Not necessarily the most exciting of subjects or even one we care to consider. However, implementing a foundation of personal or family protection should be at the very front of the queue, not at the back.



We can help you establish the security you desire with our comprehensive support including:

- Mortgage Protection • Life Cover (including term assurance and whole of life) • Income Protection • Critical Illness
- Family Income Benefit • Private Medical Insurance



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Approaching a point in my life where I really needed some sound financial advice and along came the Satchwell's. Sam has been excellent. He has managed to consolidate my life policy's and reduce my monthly costs with no loss of cover. My pensions, once in dis-array are now happily back on track. With all of my options clearly explained I now feel much happier about the future.

Jonathan Bessell





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You can't go back
and change the
beginning, but you
can start where
you are and change
the ending.

C.S. Lewis

Milton House 7 High Street Fareham Hants PO16 7AN T 01329 283311 chewtonwm@sjpg.co.uk
chewtonwealth.co.uk



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Registered Office: Fareham House, 69 High Street, Fareham, Hampshire, PO16 7BB, England.