



AXYS | Investment
Management



Building Trusted Relationships



**AXYS**Investment
Management

Dynamic Performance

“Axys offer a distinctly different approach to managing your wealth. Our purpose is to relieve the burden of financial uncertainty and pave the way for a more secure financial future.”



Wyn Thomas
Managing Director



INDEX

ABOUT YOU	4
WHAT WE DO	5
WHO WE ARE	5
OUR 4 STAGE PROCESS	6
OUR APPROACH	7
CASE STUDIES	9/10



Axys Investment Management

We recognise that today's world is increasingly complex and uncertain, it is understandable that you will be concerned about your finances and what the future holds. We provide both simple and appropriate solutions to improve financial security for our clients. We believe that by focussing on what matters most to you and having a clear picture of the life you wish to lead, we have the greatest opportunity of helping you achieve your objectives.

We provide a distinctly different approach, but very simply it is you the client who is the centre of our attention. So, if you have not been happy with your existing arrangements or wish for a more personalised service and a close working relationship with a trusted adviser, please take some time to look at the various ways we can help and how we can work together to achieve your investment goals and create the peace of mind you desire.



About you

You may be the owner of a business, a company director or you may have already reached retirement and want advice on the best way to manage your finances, investments, retirement portfolio and reduce any potential tax liabilities.

You may have a very busy family and work life, but do not always have the time to really focus and review your personal finances and quite often important decisions are deferred which can have to a detrimental effect on your financial wellbeing.

Our advice is sought usually when individuals are faced with a major financial decision, such as impending retirement, the sale or exit from their business or where an inheritance has been received. It is at times like these, that our guidance is most valued and we can help you by clarifying and defining your goals and organising your financial resources effectively. We work with you to review and analyse your existing pension and investment portfolios and provide an unbiased and impartial view to ensure that they remain suitable for their purpose.

Typically you will be serious about your money, have worked hard to accumulate it and want to make best use of it. You will be the type of individual who is happiest when you have a plan, with clear objectives to enable you to live and enjoy the life you lead.

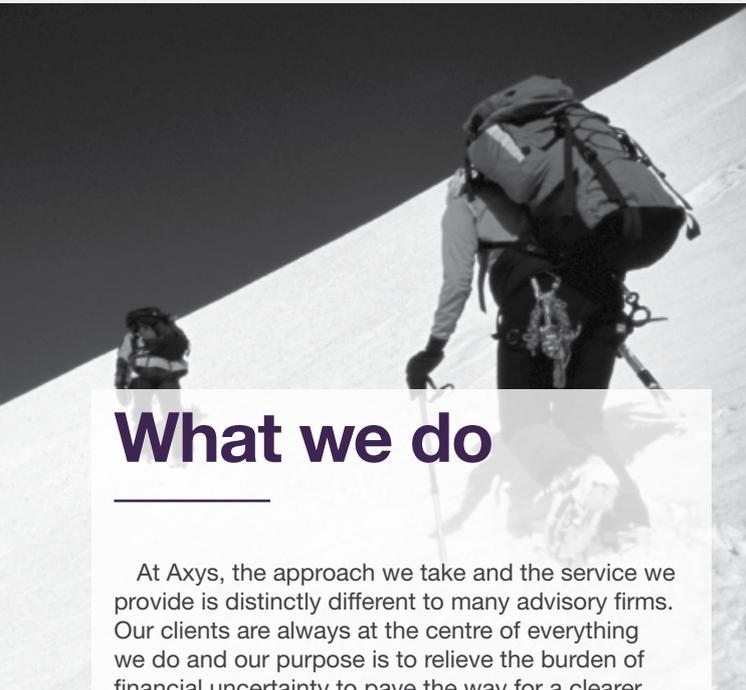


**Building
Trusted
Relationships**

Teamwork



**“We work alongside
our clients legal
and tax advisers,
to provide
complimentary
advice – not
conflicting
opinions”**



What we do

At Axys, the approach we take and the service we provide is distinctly different to many advisory firms. Our clients are always at the centre of everything we do and our purpose is to relieve the burden of financial uncertainty to pave the way for a clearer, more secure financial future.

Over many years and many client conversations we have gained great insight to what matters most, usually, there is a common theme of the following individual requirements;

- To build and grow assets to fund a lifestyle through to retirement and beyond
- To protect assets for future commitments, such as healthcare, passing on to future generations etc
- Income generation to provide the regular funds required sufficient to live on throughout a lifetime.

We coordinate all the skills needed to enable you to manage your financial affairs, simply, cost effectively and with confidence. We believe that the level of individual attention we give and the highly personalised service we offer is a rarity these days, but it is what defines us and what we aspire to achieve for all our clients.

We work alongside our clients legal and tax advisers, to provide complimentary advice – not conflicting opinions.

Not all areas of Estate Planning or Tax Planning are regulated by the Financial Conduct Authority. The value of your investment and any income from it may go down as well as up. You may not get back the original amount you invested.

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Who we are

We are an Independent firm of Financial Planners based in Chester, together with our network of tax and legal specialists our purpose is to deliver a cohesive investment and financial strategy individually tailored to each client.

Our core objective is to improve the financial security of our clients and to provide them with access to accomplished qualified advisers in the four key areas of; investment management, risk management, tax minimisation and ultimately succession planning. Our experienced advisers have the knowledge and insight to unravel seemingly complex situations and provide simple and effective solutions.

We coordinate the skills needed to enable our clients to manage their financial affairs simply, cost effectively and with confidence and have a framework in place with which we manage the relationship between the client and their other trusted advisers to ensure we achieve the best possible outcome.

We remain committed to being at the forefront of technical delivery, helping our clients and their families make sound financial decisions and achieve what matters most to them.



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Our Approach

We invest our time listening and gaining an understanding of your worries and concerns, your hopes and ambitions and then formulate a plan to achieve your objectives and provide the peace of mind desired.

Understanding what matters most to you is key to providing the most satisfactory outcome. We help identify your objective, which may be discovering how much income you will need in retirement or how much capital will you need and then implement a plan to achieve it.

We have developed a consistent, robust process which is structured to deliver the outcome you are aiming for; we provide an ongoing review and management service, to measure how well your plan is doing and to ensure it continues to meet with your initial and ongoing objectives.

“Over the years that we have had Wyn as our adviser the level of service has always been excellent, he has helped us enormously with everything and much more. We also value the face to face meetings at our home as it is more relaxed and gives us more time to talk over any concerns that we may have. We wouldn't change a thing and would recommend Axys Investment Management to anyone.”

Miss N Belli Flintshire



Unique Approach

“Your recent advice concerning Inheritance Tax planning has helped us to initiate an action plan.

Wyn Thomas has for many years, provided my wife and I with sound financial advice in a professional, kindly and considerate manner. His services have ensured our continued peace of mind.”

*Mr J & Mrs M Jones
Mold*

“The regular contact and the benefit of Wyn's market analysis is really valued by us and we feel that our best interests have been served by having him as our financial adviser.”

Mr T Bowen Oswestry

Unique

It may well be that you have previously sought or taken advice elsewhere, and not been provided with a solution that fulfils your long term objectives and may have ended up with unsuitable investments or a portfolio which does not meet your needs.

We understand that some outcomes matter more than others and that knowing where you are now and where you want to be is what matters most. We focus on, and put all our energy into helping you prioritise your objectives to create and implement a plan aimed at achieving the peace of mind desired. Each client has a unique story and set of objectives based upon their personal values and with our help and in collaboration with your tax and legal advisers we provide the confidence for a structured plan to be implemented and managed effectively.

Our Process

We provide a structured financial plan to help you achieve your goals.

We have a client journey which is consistent and robust and allows us to create a highly personalised successful plan of action for each client.

Our first meeting is obligation-free and without charge and here we will explain our process in more depth, however the following provides an insight as to how we can help you define and achieve your investment goals.



1. We Learn

Past, Present, Future – we need to understand your history, your values and principles, we then evaluate where you are now and where you want to be.

2. We Plan

We create a solid foundation to help you reach your goals. We explore strategic solutions and help organise your resources to set you on a path to where you want to be.

3. We Implement

A great plan is of no use unless action is taken to implement it. We manage the implementation of your plan ensuring that everything is set up correctly.

4. We Review

We provide regular reviews at agreed intervals and monitor your plan to ensure it continues to meet your objectives and expectations.

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Reliable Support

We take great pride in the work we do and in the trusting relationships we create. The following pages illustrate a number of real life stories which illustrate how we've helped people just like you to achieve their financial goals.

You will find stories relating to Inheritance Tax Mitigation, Retirement Planning and Restructuring an Investment Portfolio to create a clear and relevant investment strategy.

Leaving a Legacy

Clients referred to us by their Solicitor were concerned about their IHT liability. Following a full review of clients assets, liabilities, income and capital needs, it was apparent that they had a substantial IHT liability in the region of £400,000.

Whilst they were keen to mitigate this burden from their estate they were not in a position to gift away sufficient assets, as they had a need to generate income for both the short and long term and both clients were in good health for their ages. We took into account the clients requirement for a reasonably simple solution, which would allow them to maintain control and access to the majority of their liquid assets for their current and future income and capital needs. However they were keen to reduce the IHT burden for their ultimate beneficiaries.

Having considered and discussed a number of different trust and gift based options, we recommended a simple solution to place a single premium joint life last survivor whole of life plan in trust to their beneficiaries, with a sum assured sufficient to meet the IHT liability. The clients did have the spare capital required to fund the premium, leaving their other assets free and available for their personal use.

The plan in trust would be paid free of tax and speedily, without the need of probate and be sufficient to fund the IHT bill, leaving the remainder of the estate intact for the family.

Clients therefore retained control over their estate and access to their portfolio for their own use, secure in the knowledge that they had dealt with the substantial IHT issue and protected their estate for their beneficiaries.



Creating Peace of Mind

An existing client introduced me to their friends, a retired couple, who were tired and frustrated with the paperwork and endless administration of their investment portfolio, which had been accumulated over many years. It included Isa's, PEP's Unit Trusts and Shares, all with different providers and fund managers. Also they were not benefiting from regular reviews, did not have a clear investment strategy and were concerned with the potential risks to their investments from both the stock market and inflation.

We commenced a full review of their situation, including their income and capital requirements, established their priorities and discussed their long term objectives. We also discussed and considered the risk capacity of the clients together with the risk required to generate the returns needed to meet their objectives.

We then created and implemented a strategy which was not designed to achieve the highest returns possible, but to generate the returns the clients specifically need to maintain their lifestyle with the least risk to their capital.

Following our review we were able to;

- Reduce their paperwork to a minimum by consolidating their portfolio and provide six monthly reviews and valuations all in one single report.
- Provide access to the whole of the investment market and all leading fund management groups.

Create a clear, relevant investment strategy and plan, unique to the clients specific needs. The regular reviews and ongoing monitoring of the portfolio provides them with simplification and peace of mind.



Alternative Income Strategy

We were introduced to a client who had not been receiving regular reviews of his Pension Income drawdown arrangement.

He was concerned about the performance of his funds and he had a need for more income. He had been told that as he was drawing the maximum he could not have any further, so was considering using his personal cash reserve to provide top ups, much against his wishes as he wanted to retain this money as a rainy day fund and ultimately to pass to his children and grandchildren as a legacy.

Following discussions it transpired that the client had annual State and a small Occupational Final Salary pension which together provided him with £14,500 pa. In his personal pension drawdown fund he had in excess of £325,000.

We advised client to consider Flexible Drawdown by using some of his personal pension fund to purchase a secure lifetime annuity of £5,500, sufficient to bring his

total secure income to £20,000 including his state and occupational pension. This would then allow him to take much higher unlimited amounts from his remaining pension fund to meet any additional income he needed.

His cash reserve fund has been retained and is available to him in the future if needed and his pension fund now receives quarterly investment reviews to monitor performance to see if it continues to meet expectations. Client has more control and flexibility over his current and future income needs.

Flexible Retirement Planning

A business couple in their late fifties had a need for capital to assist their son in the purchase of a property.

Although they had some cash and a share portfolio, they did not want to disturb these as their existing cash was needed both personally and within their business and their shares would trigger a capital gain if sold, therefore they needed advice on the options available to them.

Following a full review we discovered that they had personal pension funds which jointly were valued at £360,000. As they were both over age 55, we advised them to move funds into a drawdown arrangement and take the maximum tax free lump sums (25% of fund value, £90,000), this released sufficient capital to assist with house purchase.

As the clients were still working and in receipt of salaries as directors of their own company, they had no need of further income. However we advised them to take the maximum pension allowable and recycle this as a pension

contribution, therefore allowing them to reclaim tax at their highest rate on this contribution. The additional pension contributions, funded by the income withdrawals, now went into a fund from which they could take further tax free cash withdrawals in the future and should either of them die before age 75, the whole of the fund in the new plan would be available to the surviving spouse free of all taxes, thus creating a much more effective tax planning strategy.



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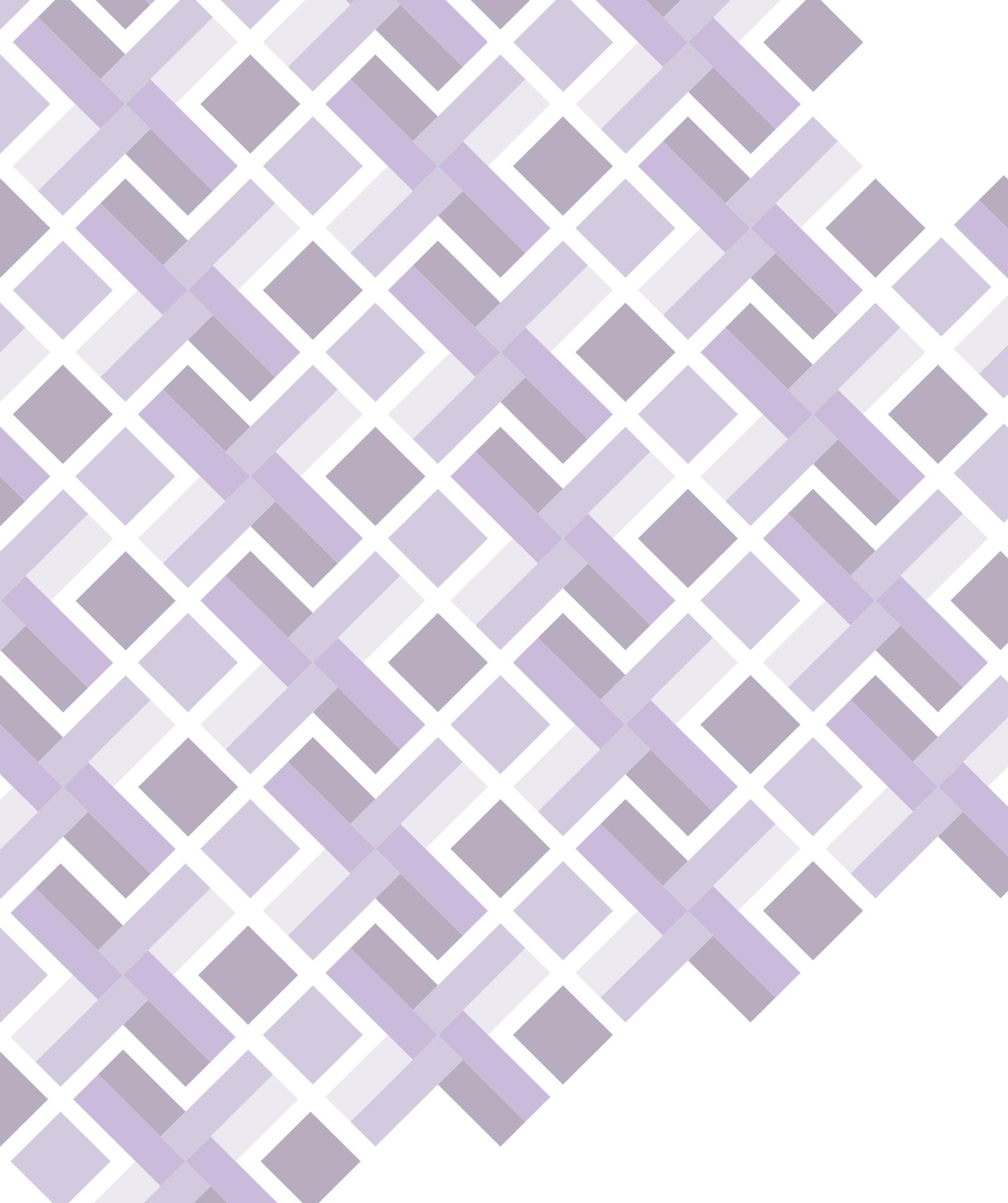
Precision Planning



“The team at Axys is dedicated to assisting you with achieving your financial ambitions and allowing you to worry less about your money and focus more on living your life.”

Kate Bowley
Client Relationship Manager





AXYS | Investment Management

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Clients will pay for our services by fees or commissions where relevant, the exact details of which will be discussed and agreed with each client prior to work being commenced or undertaken.

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