




NEDBANK
PRIVATE WEALTH
SINCE 1834

WEALTH PLANNING



An aerial photograph showing a river meandering through a vast, dense forest. The river is a dark, winding line that cuts through the bright green canopy of the trees. The forest appears to be a mix of deciduous and coniferous trees, creating a textured green surface. The river's path is irregular, with several sharp turns and bends. The lighting suggests it might be late afternoon or early morning, as the colors are slightly muted and the shadows are soft.

Whatever the source of your wealth, there is an opportunity to maximise its potential through our wealth planning service.



A PLAN FOR LIFE

Creating a wealth plan means taking stock of your life. Here's how we can help you.

ORGANISATION

Putting your financial life in order and ensuring it's working for you.

RESPONSIBILITY

Identifying your financial commitments and preparing for them.

ANTICIPATION

Anticipating life's changes and taking a proactive approach to them.

IMPARTIALITY

Using our experience and insight to take the emotion out of financial decision-making.

EXPERTISE

Providing specialist advice to make the most of your wealth.

PARTNERSHIP

Working with you and your professional advisers to follow your plan and help you achieve your wealth goals.

WHAT DOES YOUR WEALTH MEAN FOR YOU?

Everyone's situation is unique. This is why a personalised wealth plan is important to help you, and your family, define your goals and aspirations. Your plan should reflect these broader goals and the vital role your finances will play in helping you achieve them. It is never too early to make a plan.

FIRST STEPS

It all starts with a conversation. You may be thinking about your retirement. You may want to help out your children. You may hope to leave a lasting legacy. Talking with our experienced wealth planning team can help these thoughts take shape and determine your financial goals. We will also spend time with you gathering information on your existing finances, family circumstances, and business interests before we agree the most suitable means to achieve those goals. Thinking through your total wealth will help ensure you achieve the best possible outcomes for you.

PLANNING THE FLOW OF CASH

Most clients we meet have a broad understanding of what their wealth might achieve, but have not gone into the detail. By assessing your current circumstances and a forecast of your future wealth, along with your anticipated income and expenditure, we can use cashflow modelling to help you visualise different scenarios and explore potential options. With a clear picture of your complete wealth, as well as your goals and timelines, you can make provisions for anticipated life events and commitments, and plan your future cashflow.










DEVELOPING YOUR WEALTH PLAN

A comprehensive wealth plan will help you meet your current financial needs and prepare you for financial stability in the future. The work involved in creating the plan will help guide how you invest today, along with planning for your future retirement, and influencing your tax and estate planning decisions. Once we have a full understanding of what you want to achieve, our wealth planning team will work closely with you and your private banker to develop a plan for attaining your agreed goals in the most effective way.

Here is how we can help you through each stage of your life:

 STARTING OUT	 WEALTH ACCUMULATION	 WEALTH CONSOLIDATION	 WEALTH PRESERVATION	 WEALTH TRANSFER
Life insurance/ family protection	Life insurance/ family protection	Retirement planning	Pension consolidation	Drawdown/ decumulation
Retirement planning	Retirement planning	Tax-efficient investing	Drawdown/ decumulation	Lifetime gifting
School fees planning	Portfolio wrappers	Portfolio wrappers	Lifetime gifting	Succession planning
Consulting/ tax guidance	Cashflow/scenario modelling	Consulting/ tax guidance	Tax-efficient investing	Philanthropy
	Consulting/tax guidance	Philanthropy	Philanthropy	Trusts
		Life insurance	Wealth structuring	Foundations
		Cashflow/scenario modelling	Succession planning	Income planning
				Long-term healthcare planning

Our wealth planning guidance is based on our understanding of current tax laws, which are subject to future change. Any tax allowances will be dependent on your individual circumstances, and you should always seek specialist tax advice before making any decisions. We can introduce you to independent tax and legal advisers, or work with your existing professional advisers.

WHAT YOU CAN EXPECT

RETIREMENT PLANNING	
Building a retirement fund is a tax-efficient way to invest and save for the future. We also help you manage your wealth as a retiree to ensure you maintain your standard of living. And we can advise on supporting the next generations of your family through lifetime gifting or leaving a legacy.	<ul style="list-style-type: none">• SIPPs (self-invested pension plans)• International pension schemes• Pension switching and consolidation• Capital preservation• Expenditure and cashflow planning• When and how to draw money from your retirement funds• Active investment management• Borrowing against UK property or investment portfolios
NEXT GENERATION SUPPORT	
Finding the balance between living well now and leaving a legacy for your family.	<ul style="list-style-type: none">• Passing on your wealth securely and efficiently• Lifetime gifting• School fees planning• Estate planning• Inheritance planning• Succession planning• Legacy Planning• Trusts and foundations• Family investment companies• Life insurance and family protection• Charitable giving and philanthropy
EFFICIENT INVESTING	
Planning and structuring advice for tax-efficient investing.	<ul style="list-style-type: none">• Tax-efficient investing• Investment structuring• ISAs (individual savings accounts)• Portfolio wrappers• Personal investment companies• Trusts and family offices• Investment funds
EXPATRIATE AND INTERNATIONAL LIVING	
Managing assets across jurisdictions, whether you are internationally mobile, a UK national living abroad, or a non-domiciled UK resident.	<ul style="list-style-type: none">• Relocation planning• Resident non-domiciled structures and planning• Wealth structuring• International lending against UK property or investment portfolios
SUPPORT FOR NON-DOMICILED UK RESIDENTS	
Some clients are only looking to live in the UK for a period in time, whether specified or not, and are not planning to be UK domiciled. Having the right level of support is critical for the highly skilled, wealth individuals who choose to live and pay tax on a remittance basis.	<ul style="list-style-type: none">• Rebasing affairs before becoming UK resident• Separation of income• Wealth structuring• Borrowing against UK property or investment portfolios• Onshore and offshore platforms• Non-domicile compliant investment mandates• Wealth planning as a conduit for support from external advisers

An aerial photograph of a river meandering through a dense forest. The trees are in various stages of autumn, with colors ranging from deep green to bright yellow and orange. The river is a dark, winding line that cuts through the colorful canopy.

STAYING ON TRACK

Times change and lives change. Once your wealth plan is in place, it is important to review it regularly, ideally every year. Major life events will affect your plan, and your objectives and aspirations may change.

We provide full, ongoing support as your circumstances or financial markets change. We monitor your investment performance and measure progress towards your goals. We will make recommendations and discuss any appropriate action with you, to ensure your plan remains in line with your objectives.

Time is precious, but making the time to regularly review your wealth plan provides reassurance that your finances are working for you and on track to achieve your goals.

GET IN TOUCH

If you would like to start a conversation about your plan for life, contact our wealth planning team at wealthplanning@nedbankprivatewealth.com.

LONDON OFFICE

Nedbank Private Wealth
Seventh Floor, 12 Arthur Street
London EC4R 9AB
United Kingdom
Tel +44 (0)20 7002 3600

UAE REPRESENTATIVE OFFICE

Nedbank Private Wealth
Office 129/130, 1st Floor Emarat Atrium Building
Sheikh Zayed Road, PO Box 214500
Dubai, UAE
Tel +971 4 346 5581

JERSEY OFFICE

Nedbank Private Wealth
31 The Esplanade, St Helier
Jersey JE1 1FB
Channel Islands
Tel +44 (0)1534 887889

VISA CARD HOTLINE

Tel +44 (0)1624 645111
This number is available 24 hours a day,
seven days a week

ISLE OF MAN OFFICE

Nedbank Private Wealth
St Mary's Court, 20 Hill Street
Douglas, Isle of Man IM1 1EU, British Isles
Tel +44 (0)1624 645000
(UK freephone) 0800 289936

FRAUD HOTLINE

Monday to Friday 8am – 8pm UK time
Tel +44 (0)1624 645000

Monday to Friday 8pm – 8am UK time
Weekends and UK public holidays
Tel +44 (0)20 8167 3223

www.nedbankprivatewealth.com

WEALTH PLANNING | INVESTMENT MANAGEMENT | PRIVATE BANKING

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