Meet the team
at Chase Wealth Solutions

Chase
Wealth Solutions

Gerald Chase
Director | Chase Financial Services
gerald@chasewealth.im

Gerald founded the parent company, Chase Financial Services, in 1997 and specialises in pension and Investment advice.

Gerald is a fellow of the Chartered Institute of Bankers (FCIB). He is a member of the Personal Finance Society and holds a Level 4 Diploma in Financial Planning with the Chartered Insurance Institute (CII).

Paul Chase
Director | Chase Financial Services
paul@chasewealth.im

Paul and his team, who are based within Financial Options, provide expert mortgage and protection advice so that Chase Wealth Solutions can provide a truly comprehensive financial planning service.

Paul holds a degree from Warwick University and also a Level 4 Diploma in Financial Planning with the Chartered Insurance Institute (CII).

Simon Faulkner
Head of Chase Wealth Solutions
simon@chasewealth.im

Simon specialises in Lifestyle Cash Flow Planning, investment planning and portfolio construction.

Simon holds a BA Honours degree in Economics from Leeds University, a Diploma in Economics from the University of York and a Masters degree in Business Administration (MBA) from Cranfield University.

Jon Barwood
Financial Adviser
jon@chasewealth.im

Jon has worked within wealth management for over ten years and holds Level 4 Diploma Status with the Chartered Insurance Institute (CII).

He also has a first class degree in Winemaking from Brighton University which, while not particularly useful, provides some interesting talking points around the office!

Laura Critchley
Chartered Financial Planner
laura@chasewealth.im

Laura has worked in the Isle of Man's financial services sector for over 10 years. She has completed the Chartered Insurance Institute's (CII) Level 6 Advanced Diploma in Financial Planning and is a Fellow of the Personal Finance Society.

Laura also holds a BA Honours degree in International Business with Languages from Sheffield Hallam University.

Rosy Craine
Investment Coordinator
rosy@chasewealth.im

Rosy supports the team in the areas of Investments, Pensions and Cash Flow Planning and she is a key client contact ensuring continuity of service and excellence in client satisfaction.

Rosy has a wealth of experience gained from working within the Financial Services Sector since 1996.

Providing excellent financial advice

Chase
Wealth Solutions

Meeting your Financial Needs

Chase Wealth Solutions is part of Chase Financial Services, a family-owned Manx company, which has been providing financial advice for over 18 years.

Our experienced and highly-trained staff can provide solutions which range from one-off financial decisions to complex financial planning including:

- Investment and Pension Reviews and Planning
- Protection Reviews
- Mortgage Reviews
- Lifestyle Cashflow Planning
- Wealth Preservation Strategies

We believe that everyone is unique and the only way to fully understand your financial needs and goals is to sit down and spend time discussing them with you face to face.

Telephone: 640350

Our Aim

This is to provide you with excellent initial advice, then to supply you with a continuing service which ensures we carry on meeting your ongoing needs and financial objectives.

The scope of advice we provide will depend upon your wishes. It could be, for example, that you wish us to ascertain when you can retire and still meet your financial needs, or how much you need to save for your children's education, or how much life and critical illness cover you require for family security.

There are many options and our advice may be required for a one-off investment or protection decision, or perhaps more complex advice concerning such areas as pensions, cash flow modelling or wealth preservation.

Our recommendations are designed to provide superior outcomes. This means that after our fees you obtain higher long-term returns on your investments, lower costs on your mortgages or protection policies and cost-effective pension solutions.

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Providing Financial Solutions

Discovery Meeting

Providing excellent financial advice is a process which begins with understanding and meeting your financial objectives. These objectives may range from simply obtaining a better investment return to supplement pension monies in retirement, to complex solutions which involve investments, pensions, inheritance planning and more. **The Discovery Meeting is at our cost and there is no obligation on you to request a Personal Financial Report or take things further.**

Data Gathering Meeting

To provide advice we need to fully understand your current and future expected financial circumstances, this involves completing a detailed "fact-find" with you. During the meeting we will discuss all aspects of your financial position including but not limited to your:

- Actual current income
- Current & future income needs
- Current & future expenditure
- Assets & liabilities
- Protection needs & provision

Constructing a plan to meet your objectives requires understanding your attitude and tolerance to investment risk and both your current and anticipated tax position. We will therefore ask you to complete a Risk Questionnaire, which you might choose to complete with or without our help.

At the end of this process you can decide whether to request a report or not. Writing a report can take considerable time and involve us in substantial cost. Where you decide to request a report, but do not implement the recommendations, there will be a nominal £150 charge to cover some of our expenses.

Your Financial Report

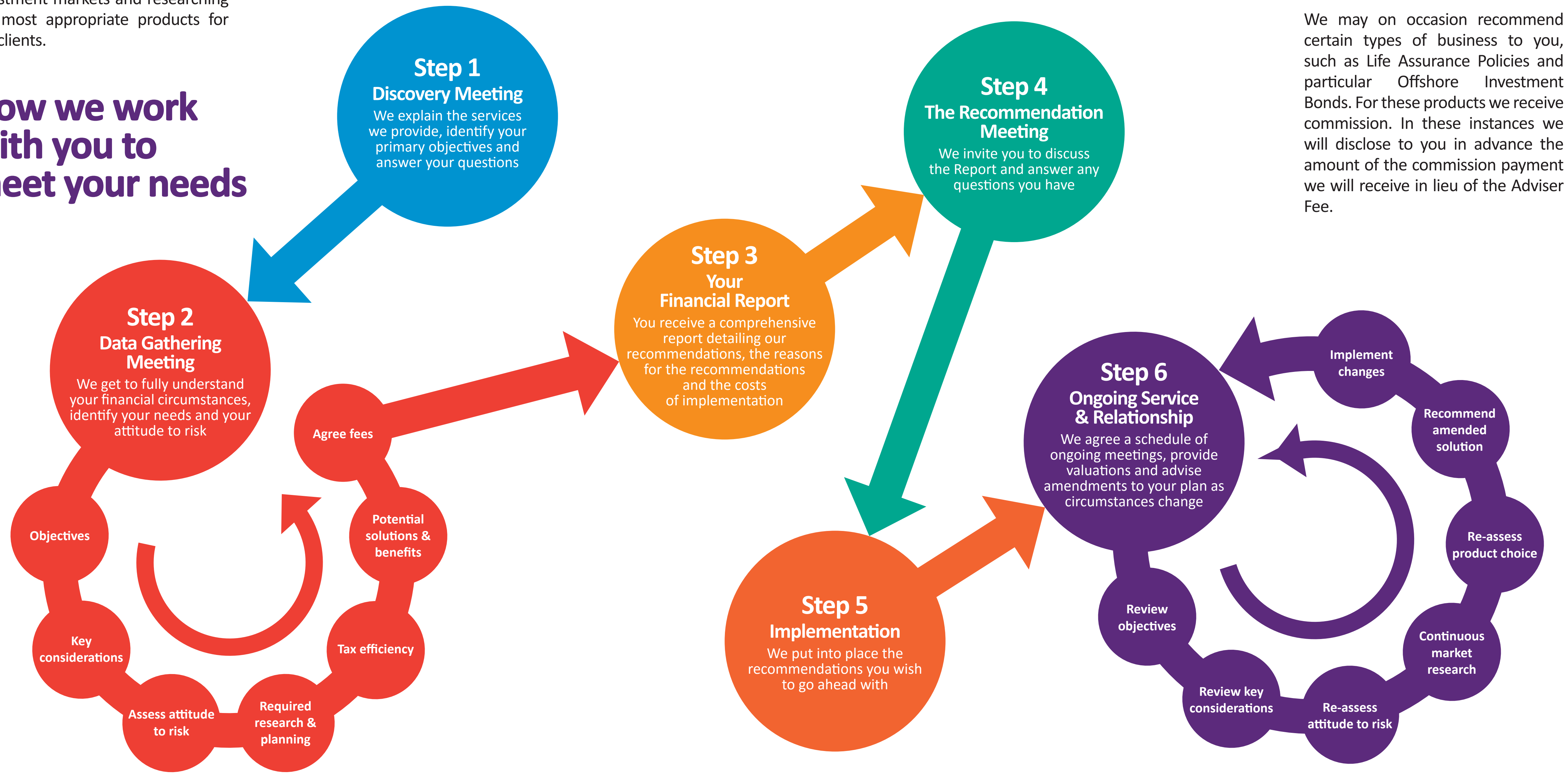
Your Personal Financial Report will detail our recommendations, the reasons why we are making these recommendations and the costs of implementation.

Your report will be prepared by Qualified Professionals who are fully versed with products available and the latest tax, legal and regulatory requirements. Much of our time is spent keeping up to date with investment markets and researching the most appropriate products for our clients.

The Recommendation Meeting

At this meeting we will discuss our recommendations and answer any questions you might have. With your agreement we will then put the recommendations into place.

How we work with you to meet your needs



The Advice Process

Ongoing Service

After implementation of the plan we will arrange a schedule of regular meetings so that we may monitor and advise amendments to your plan as circumstances change. In addition you will receive regular valuations from ourselves and product providers.

Our Relationship

Providing ongoing advice is essential if we are to assist you meet your objectives. There will therefore be an Adviser Fee which will cover:

- Ongoing valuation reports
- Review meetings
- Ensuring the ongoing suitability of your pensions and investments
- Switches between products when required

How We Are Paid

As Independent Financial Advisers we are able to search the whole marketplace for financial products most suitable for your needs. We do not receive commission from product providers for the vast majority of product types, so we are able to offer our advice without being biased in any way. The amount of our Adviser Fee is fully transparent and always agreed with you in advance of our recommendations being made.

We may on occasion recommend certain types of business to you, such as Life Assurance Policies and particular Offshore Investment Bonds. For these products we receive commission. In these instances we will disclose to you in advance the amount of the commission payment we will receive in lieu of the Adviser Fee.

If you would like to discuss any of the services outlined above then please call on **640350** or email us at **solutions@chasewealth.im**

For more information visit **www.chasewealth.im**