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Independent Financial Advice
Wealth Management

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Target Market Document: Elite Wealth Management Service

1. Target Market Description

The **Elite Wealth Management Service** is designed for private clients who:

- Have **investable assets exceeding £200,000** to be advised by Zenith Asset Management.
- Typically require **advanced financial advice, financial planning, and/or wealth management**.
- May include **UK residents, non-UK residents** with cross-border planning needs, and **business owners** with complex personal and business financial objectives.
- Require access to **advanced tax solutions**, sophisticated investment management, and bespoke wealth structuring.
- Value a high level of personal service, including the option for **evening meetings** at home or via video, as well as daytime meetings at home, office, or Zenith's office.

2. Key Needs and Objectives

- **Advanced tax planning and wealth structuring:** Solutions may include complex tax mitigation, estate planning, and intergenerational wealth transfer.
- **Sophisticated investment management:** Access to a broad range of regulated investment products, tailored to individual risk profiles and objectives.
- **Integrated advice for business owners:** Addressing both personal and business financial planning, including succession and profit extraction.
- **Cross-border expertise:** For non-UK residents, advice on international tax, regulatory compliance, and investment structuring.
- **Flexible, premium service:** Option for evening meetings and ongoing access to a named adviser; communication tailored to client preferences.
- **Ongoing, proactive review:** Regular reviews to adapt strategies as circumstances, regulations, or markets change.

3. Exclusions / Negative Target Market

- Clients with **less than £200,000** to invest (these clients are better suited to Enhanced or Essential services).
- Clients seeking only basic or transactional advice.
- Clients unwilling to pay for comprehensive, premium-level financial planning and wealth management.
- Business owners or non-UK residents whose needs exceed Zenith's regulatory permissions or require specialist international tax/legal advice not provided in-house.

4. Distribution Strategy

- **Flexible meeting options:** Face-to-face at home (including evenings), office, or via video conference.
- **Personalized communication:** Jargon-free, clear recommendations; written instructions required for all actions.
- **Adviser wellbeing:** Evening meetings limited to a maximum of two per week per adviser to ensure quality and staff wellbeing.
- **Coordination with other professionals:** For business owners and non-UK residents, collaboration with accountants, solicitors, or overseas advisers as required.

5. Vulnerability Considerations

- **Assessment and adaptation:** Advisers assess for vulnerability and adapt communication, meeting arrangements, and advice delivery as needed.
- **Accessibility:** Flexible options for clients with mobility, time zone, or language needs.
- **Stress and complexity:** Recognition that business owners and international clients may face unique stressors or decision complexity; additional support and explanation provided as appropriate.

Pensions + Investments + Advanced Tax Planning & Trusts + Life Cover + Critical Illness + Income Protection

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6. Ongoing Review and Governance

- **Annual comprehensive reviews** of portfolios, tax planning, and financial objectives.
- **Ongoing suitability assessments** to ensure advice remains appropriate as circumstances evolve.
- **Monitoring of client outcomes** and feedback to ensure service quality and compliance with FCA Consumer Duty.
- **Regular assessment** of whether clients' needs have changed, including possible transition to different service levels if appropriate.