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Independent Financial Advice
Wealth Management

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Zenith Asset Management: Service Proposition Summary

Zenith Asset Management offers a comprehensive suite of financial services tailored to different client needs, investment amounts, and complexity levels. You may be wondering “which service is for me?” Below is a summary of all services and how they interconnect.

Core Service Propositions

1. Essential Financial Advice Service

- For clients with £50,000-£100,000 to invest
- Focus on low-cost, simple solutions
- Daytime video meetings or office visits to minimize costs
- Essential tax planning opportunities

2. Enhanced Financial Planning Service

- For clients with £100,000-£200,000 to invest
- Balanced cost solutions with fair value
- Enhanced tax planning for higher-rate taxpayers
- Daytime meetings at home (within 40 miles), office, or via video

3. Elite Wealth Management Service

- For clients with over £200,000 to invest
- Advanced tax solutions and sophisticated planning
- Evening meetings available if required
- Comprehensive wealth management approach

4. Start Investing Service

- For children of existing clients with less than £50,000
- Low-cost, simple solutions
- Educational approach to build financial literacy
- Reduced minimum fee (£500) for children of Enhanced or Elite clients

Specialist Services (Available Across Core Propositions)

5. Transaction Only Service

- For clients requiring initial advice but no ongoing service
- Minimum invested capital of £100,000
- Simple, low-maintenance solutions only
- Full suitability assessment and implementation

6. Split Portfolio Service (Retirement)

- Only available with ongoing service due to complexity
- Three-tier approach: Short-term (3-5 years of withdrawals), Medium-term (core risk profile), Long-term (higher equity exposure)
- Regular rebalancing and monitoring required
- Typically for clients at or approaching retirement

7. Split Portfolio Tax Planning Growth Service

- Minimum invested capital of £100,000
- Strategic allocation across tax wrappers (GIA, ISA, pension)
- Tax-efficient placement of different asset classes
- Annual rebalancing and tax wrapper optimization

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

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Registered in England & Wales company number: 06633827. Registered Address: Zenith House, 44 Hatherton Road, Cannock WS11 1HG

8. Pension Switch Service

- Available to all client types
- Minimum combined pension value of £50,000
- Each individual pension must exceed £10,000
- Thorough analysis and implementation of recommendations

9. Personal and Business Insurance Service

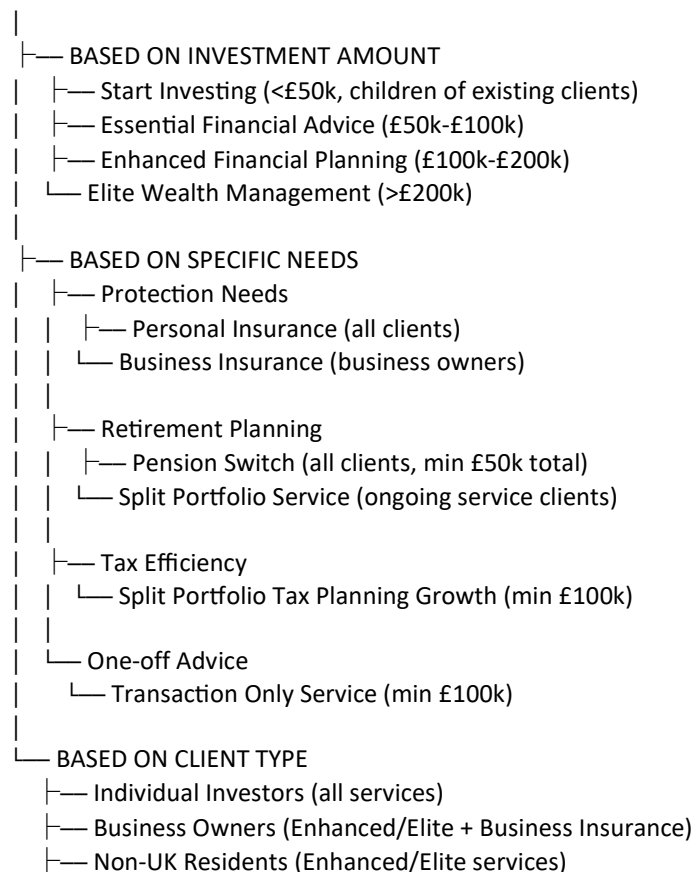
- Available to all ages, including non-investors
- Life cover, critical illness, income protection, PMI
- Business protection (Key Person, Shareholder Protection)
- Trust recommendations where appropriate

Which Target Market Document Should a Client Read?

1. **Start with investment amount** to determine core service level (Start Investing, Essential, Enhanced, or Elite)
2. **Add specialist services** based on specific needs:
 - Approaching retirement? → Split Portfolio Service
 - Need protection? → Personal/Business Insurance
 - Have existing pensions? → Pension Switch Service
 - Have tax planning needs? → Split Portfolio Tax Planning Growth
 - Want one-off advice? → Transaction Only Service
3. **Consider client circumstances:**
 - Business owners should review both their core service and Business Insurance
 - Non-UK residents should focus on Enhanced or Elite services with international considerations
 - Families should consider Start Investing for children alongside their own core service

Service Navigation Mind Map

ZENITH ASSET MANAGEMENT SERVICES



└─ Next Generation (Start Investing)