The Generic SME Index

Enhanced Value Creation

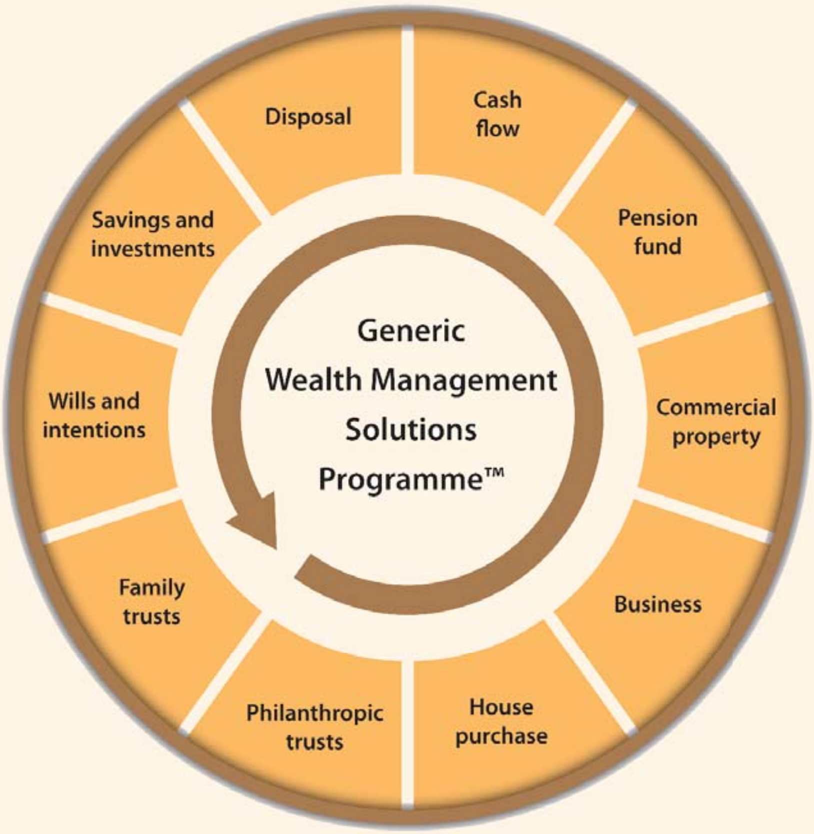
The Generic Wealth Management Solutions Programme™

Maximise your personal and corporate tax effectiveness, investment performance and wealth management with a personal programme that is tailored to your needs.

We all seek financial freedom – it gives us choice. Where we live, what school we send our children to, what car we drive, where we take our holidays and the age at which we can afford to retire.

It is important that you develop a strategy to protect your wealth from the burden of higher taxes and the unpredictability of returns on stock market linked investments.

Our Generic Wealth Management Solutions Programme has been designed specifically to provide clear advice so that you can make informed decisions on how you manage your wealth. Because everyone is different, the programme is tailored to your needs and requirements.



The Circle of Wealth™ is a key component of the Generic Wealth Management Solutions Programme™

The Generic SME Index™ is a free business valuation service for all businesses and/or their professional advisers who register. Upon receipt of the enclosed financial questionnaire, we will analyse your data and provide a free written Report and valuation range of your business for financial planning purposes. The Report will also detail the Enhanced Value Creation™ which we believe can be achieved by completing one of our leading financial programmes.

Our Generic Wealth Management Solutions Programme incorporates a six-stage financial planning process:

1. The Generic Primary Review™
2. The Generic Wealth Management Inventory™
3. The Generic Needs Analysis™
4. The Generic Financial Solutions Programme™
5. The Generic Asset Model™
6. The Generic Benchmark Review™

The first stage is the Generic Primary Review, which is a no-obligation one-hour free consultancy session to ascertain whether or not we can help you. To learn more, call us on 01438 822005.

A wealth management programme that delivers results and financial freedom – it is all about you

The Generic SME Index

Generic Financial Management plc, is a firm of independent financial planners based in Hertfordshire. Over the last 25 years, we have helped private clients and small businesses organise their affairs to identify, achieve and maintain their desired future lifestyle without fear of ever running out of money!

Typically, we work with private clients and successful business owners who have already accumulated a certain level of wealth in cash, property, equity and intellectual capital, who are totally responsible for their own wealth creation in the future and who are looking to make a quantum leap in the increase and retention of their desired income and capital levels going forward, both during their lifetime and throughout the life of future generations, whilst at the same time reducing or mitigating income, capital gains and inheritance taxes using modern wealth management techniques and solutions.

The Generic SME Index™ has been developed as a business valuation tool for financial planning purposes. The tool reviews the last 3 years financial information from published accounts and produces a "value range" using current accepted valuation methodology, and includes The Personal P/E Multiple™, a concept we have developed to show the business owner the Unique Value™ of their business in terms of equivalent personal wealth to that individual. The tool includes an estimate of the future Unique Value™ of the business over the desired time-frame, plus the Enhanced Value Creation™ which can be generated by utilising The Generic Wealth Management Solutions Programme™.

For private clients, business clients and trustees, The Generic Primary Review™ can demonstrate Enhanced Value Creation™ by showing how to:

- Reduce your tax burden.
- Improve your cash flow.
- Maximise the returns from your investments whilst reducing risk.
- Provide for your retirement.
- Minimise inheritance tax.
- Provide sound strategies for extracting money from your business.
- Help you prepare to dispose of your business for the sum you want.

However, we firmly believe that Albert Einstein was correct in his assumption that "not everything that can be counted, counts, and not everything that counts can be counted!" – to that end we believe that the process is more about the individual than money and that client needs and aspirations must drive that process and that 90% of the Enhanced Value Creation™ we add is in the development of an appropriate strategy.

Section A

General information

Name of business	
Business address:	
Telephone:	
Fax:	
Email:	
Web:	
Nature of business:	
How many years have you been trading?	
Number of employees?	

Trading as (please tick)

Private Limited Company ☐ Public Limited Company ☐ Sole Trader ☐ Partnership ☐

Names of directors/sole trader/partners	Date of birth	Business share (%)

D List the three biggest dangers to be eliminated:

O List the three biggest opportunities to be focused on and captured:

S List the three strengths to be reinforced and maximised:

Section B

Financial information

Financial year end (DD/MM/YYYY)			
Profit and loss	**Year + 3**	**Year + 2**	**Last year**
Total revenue:			
Contractual repeat revenues:			
Exceptionals:			
Profit before taxation:			
Directors' emoluments/dividends			
Retained profit:			
Balance sheet	**Year + 3**	**Year + 2**	**Last year**
Fixed assets:			
Current assets:			
Creditors: amounts falling due within one year:			
Net current liabilities:			
Total assets LESS current liabilities:			
Creditors: amounts falling due after one year:			
Net assets:			
Capital and reserves	**Year + 3**	**Year + 2**	**Last year**
Share capital: £1 ordinary shares:			
Profit and loss account:			
Total capital and reserves			
The estimated number of years until the disposal of the business:			

Professional advisers – Accountant

Name:	
Address:	
Telephone:	
Email:	

Professional advisers – Solicitor

Name:	
Address:	
Telephone number:	
Email:	

Section C

Goals and objectives

The Generic Wealth Management Solutions Programme™

When people identify their own lessons, create their own vision, address their limitations and write their own goals, they want to succeed. Time and time again we have seen the truth of the statement that people will not destroy that which they have helped to create.

This philosophy is a key feature of the Generic Wealth Management Solutions Programme™. People go to work on goals they have created and move your company toward its top priorities and the results it wants and needs.

This carefully facilitated, proven programme is both manageable and focused and encourages holistic management. It gets right to the heart of things, producing a platform for the breakthroughs you've told us you want.

The R Factor™ Question

If we were meeting here ____ years from today and you were to look back on those ____ years what has to have happened during that period, both personally and professionally, for you to feel happy about your progress?

Section D

Client declaration

I/we confirm that the information I/we have provided is to the best of my/our knowledge correct. I/we have provided this information understanding that it is used to form the basis of any advice and recommendations made to me/us and that I am/we are not under any obligation to take up any recommendations made.

I/we understand that recommendations may be made which involve a regular financial commitment or the investment of capital. I/we understand that I/we must be sure of my/our ability to meet that commitment having given consideration to all other expenditure and any provision for emergencies which may require access to funds.

I/we confirm that I/we have received a Business Card and the Generic Financial Management plc Terms and Conditions of Business Letter or Client Agreement incorporating the Terms and Conditions of Business. The Terms and Conditions of Business should be read carefully. I/we have also received documents "Key facts – about our services" and "Key facts – about the cost of our services."

I/we understand that should I/we choose not to disclose certain personal/financial information this may prevent my/our adviser from being able to identity areas where it might be appropriate to provide advice or recommendations, or, which could have an effect on any advice or recommendations given.

Generic Financial Management plc will be storing the information from this document on computer files, which will be covered by the provisions of the Data Protection Act.

Signed by the client	Date

Identify, achieve and maintain your desired future lifestyle without fear of ever running out of money!

Once the quantitative data has been recorded we ask three qualitative questions, which helps to develop the Programme further. These are:

Question 1

"I want you to imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. The question is – how would you live your life? Would you change anything? Let yourself go. Don't hold back on your dreams. Describe a life that is complete, that is richly yours."

Question 2

"This time you visit your doctor who tells you that you only have 5-10 years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time that you have remaining to live? Will you change your life and how will you do it?"

Question 3

"This time your doctor shocks you with the news that you only have one day left to live. Notice what feelings arise as you confront your very real mortality. Ask yourself: What did I miss? Who did I not get to be? What did I not get to do?"

It is at this stage, we will be able to provide you with an indication of the level of cost of the advice that you require, and an indication of the Enhanced Value Creation™ or level of benefit or savings you will make (effectively the reduction of taxation or increase in resource) you will generate utilising the techniques developed through The Generic Wealth Management Solutions Programme™.

In summary, The Generic Primary Review™ is a one-hour, totally free and without obligation review meeting and personal financial development tool, to help you identify, achieve and maintain your desired future lifestyle without fear of ever running out of money!

Generic Financial Management plc

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Whichever direction you're heading, we have a wealth of experience to help you on the journey