Protecting you, one conversation at a time

Planning for your future, your care, and your legacy

This brochure is designed for individuals and families who want to take proactive steps in preserving wealth, preparing for long-term care, and ensuring that their wishes are respected.

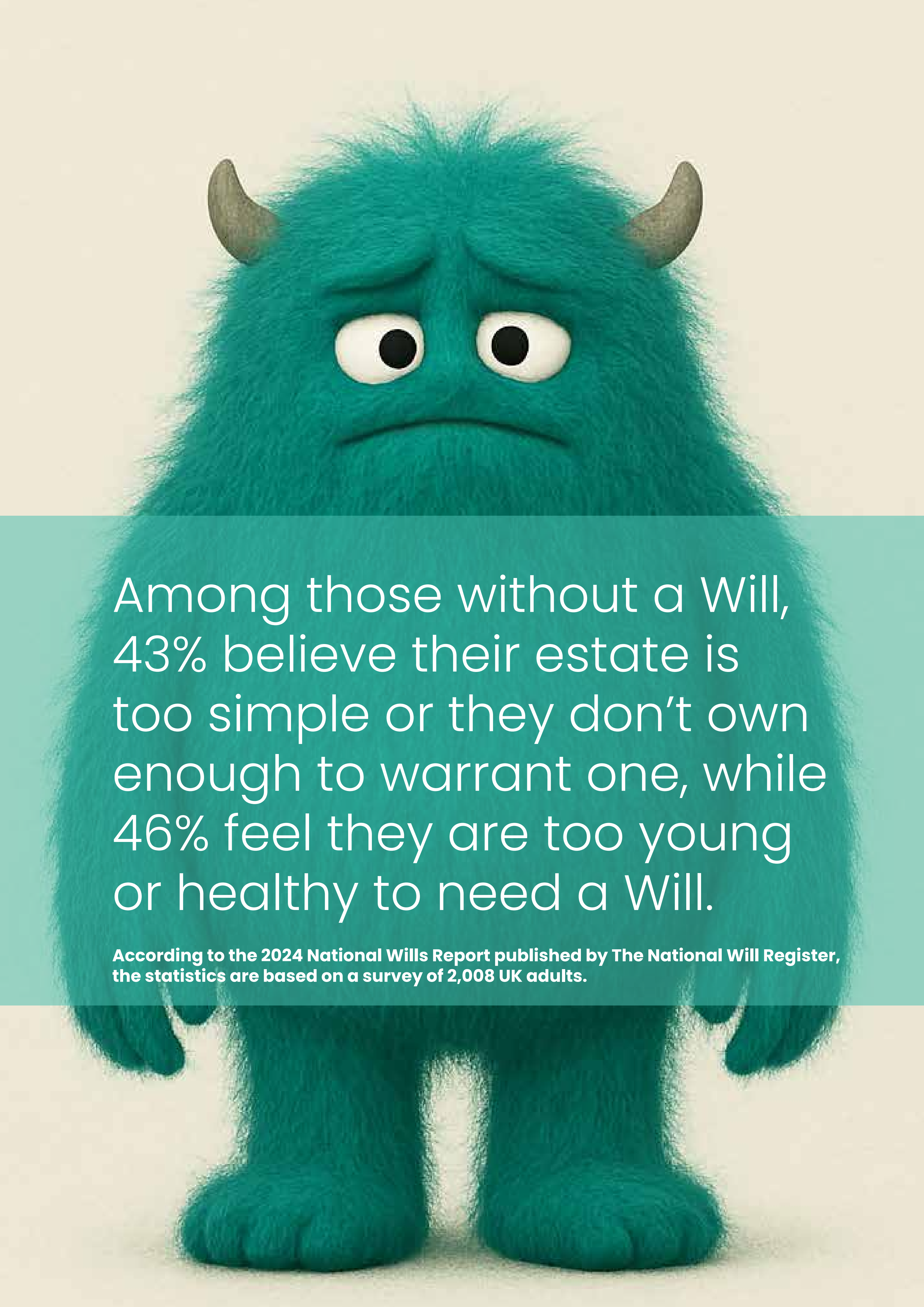
It introduces the trusted expertise of the team at Peter Harding Wealth Management and provides a compelling invitation to begin the conversation that matters.

Welcome

At Peter Harding Wealth Management, we understand how difficult it can be to talk about the future. Topics like care, ageing, and passing on wealth aren't easy – but they're essential.

As a Principal Partner Practice of St. James's Place Wealth Management, we have proudly supported families and individuals across Dorset and beyond for over 30 years, offering an understanding, professional, and personalised approach to wealth management.

Whether you are planning for your own future or helping a loved one prepare, we are here to guide you with clarity and compassion.



Among those without a Will, 43% believe their estate is too simple or they don’t own enough to warrant one, while 46% feel they are too young or healthy to need a Will.

According to the 2024 National Wills Report published by The National Will Register, the statistics are based on a survey of 2,008 UK adults.

The Johnson Family story

"We thought we had more time."
When Mrs Johnson's health declined suddenly, her family faced urgent decisions. There was no Power of Attorney, no clear care preferences, and no financial structure in place. The family sold the home under pressure to cover care fees.

Compare that to a similar family, who met with a financial adviser three years earlier. Their care plan, Wills, and tax-efficient structures were in place. When care was needed, the family home was protected, and their children understood their wishes.

The difference? A conversation. A plan. Peace of mind.

Why plan now?

Talking about money, health, or what happens after we're gone is emotional but not talking about it comes at a cost.

Without a clear plan:

- Families may face stress, confusion and legal delays
- Loved ones might pay far more in Inheritance Tax (IHT) than they need to
- Important wishes can go unknown or unfulfilled
- The family home may have to be sold to fund care

Planning early means:

- Preserving the family home and core assets
- Funding long-term care in a sustainable way
- Minimising Inheritance Tax (IHT) through careful structuring
- Ensuring your loved ones know your wishes and can act on them
- Leaving behind a meaningful legacy

No one works hard their entire life just to give more to HMRC than to their children.

If you want your life's work to make a lasting difference for your family, for future generations, for causes you care about – planning is essential.

Who we are

As part of St. James's Place, Peter Harding Wealth Management we're, leveraging decades of experience.

Our approach is simple:

Human and understanding – we start by listening.
Highly experienced – with a team of qualified advisers supported by the strength of St. James's Place.
Comprehensive – from retirement and investment planning to care and inheritance planning.

We believe financial advice should feel like a partnership.

We're here when you need us and long before you do.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief is dependent on individual circumstances.

What to ask yourself

Use this quick checklist to see if it's time to speak to a financial adviser:

- [ ] Do I have a valid and up-to-date Will?
- [ ] Have I appointed a Lasting Power of Attorney?
- [ ] Could my family afford care without selling the family home?
- [ ] Do I understand how my assets will be taxed?
- [ ] Have I made any gifts that could impact Inheritance Tax plans?
- [ ] Do my children know my wishes?
- [ ] Am I using all available allowances to reduce tax?
- [ ] Would my family know what to do if something happened tomorrow?

If you're unsure of any answer, we can help.

Barbara and Alan's Story: when planning pays off

Barbara and Alan, both in their late 60s, came to Peter Harding Wealth Management to get a clearer understanding of their financial future. They owned their home outright and had accumulated savings but had never spoken to anyone about long-term care or legacy planning.

With our help, they:

- Updated their Wills and appointed Powers of Attorney*
- Moved investments into more tax-efficient wrappers
- Established a trust to protect part of their estate for their grandchildren
- Took out life cover placed in trust to help offset potential Inheritance Tax (IHT)

Three years later, when Alan was diagnosed with early-onset dementia, the family already had a care plan and financial arrangements in place. There was no panic. No fire-sale of assets. Just calm, informed action. Their children later said the support and preparation was priceless.

"They gave us more than advice. They gave us peace of mind."

* Will writing and Powers of Attorney involve the referral to a service that is separate and distinct to those offered by St. James's Place and along with Trusts are not regulated by the Financial Conduct Authority.

Take the first step

These conversations aren't easy but they matter.

We invite you to speak to one of our experienced advisers in a no-obligation, confidential consultation. We'll help you:

- Clarify your options
- Understand your choices
- Create a plan that reflects your wishes

Let's protect what matters most – together.

Contact Us

At Peter Harding Wealth Management we're always on hand for a chat. Always without obligation, there's a number of ways you can contact us, scan the QR Code here and make an appointment or give us a call. Our team of Advisers are friendly, confidential and there's nothing we haven't heard before!

Find out more on our website. You can also book time with one of our Advisers for an informal, no obligation chat:

www.peterhardingwm.co.uk/about/lets-talk-about-it

40 High Street	9 Cheap Street	30 Haven Road	15 High Street
Shaftesbury	Sherborne	Canford Cliffs	Corsham
Dorset SP7 8JG	Dorset DT9 3PU	Dorset BH13 7LP	Wiltshire SN13 0ES
T: 01747 855 554	T: 01935 315 315	T: 01202 830 730	T: 01225 742 644