

Over

30
YEARS

Experience

Mark J Morsley & Associates Ltd

The MJM Wealth Platform

THE SIMPLE WAY TO MANAGE YOUR INVESTMENTS ALL IN ONE PLACE

RETIREMENT PLANNING
MANAGE INVESTMENTS
WEALTH MANAGEMENT
INHERITANCE TAX & TRUST PLANNING
TAX EFFICIENT INCOME FROM CAPITAL

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Authorised & Regulated by the
Financial Conduct Authority No. 552440





Introduction

Welcome to The MJM Wealth Platform

Investing can help you target a range of life goals. From building up a fund to provide a retirement income - to saving for a child's school or university fees.

And whatever you're planning in your life, **The MJM Wealth Platform** is here to help.

The MJM Wealth Platform aims to make investing easier. It provides a single, secure online place where your financial adviser can manage your investments in

line with your agreed financial plan. Simple to use and completely secure - it offers huge investment choice and clear, simple charging.

On the following pages, we explain what you need to know.



How it works

How The MJM Wealth Platform supports you

As you plan for your financial future, you can find yourself building up a lot of different investment products - often held with different providers.

Keeping track of many investments in lots of different places can get difficult and confusing.

Which is where The MJM Wealth Platform comes in.

Instead of holding your investments in different places, The MJM Wealth Platform provides a single, secure online portfolio where we can both view and manage everything.

From ISAs to investment funds, self-invested personal pensions (SIPPs), Onshore and Offshore Investment Bonds, Equities and Cash.

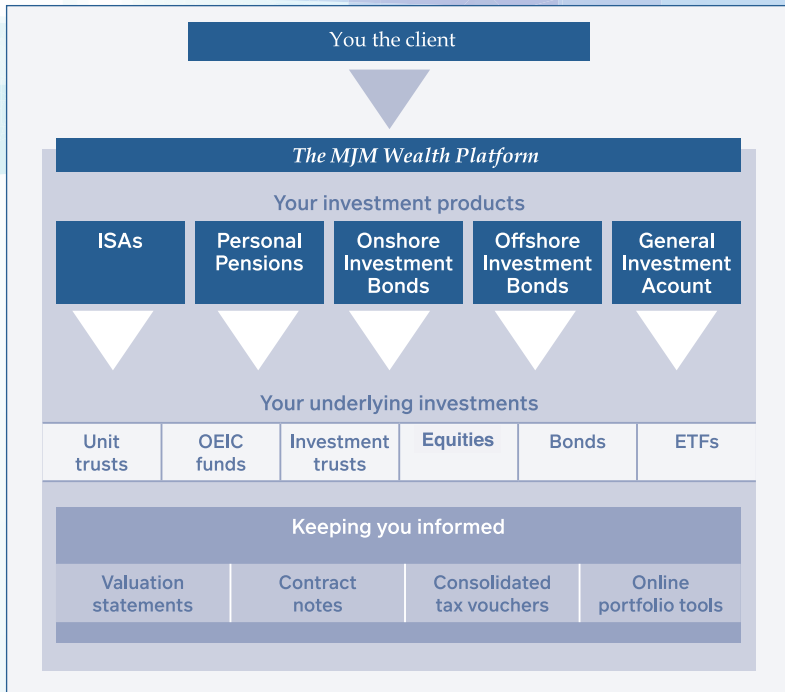
You can see your whole portfolio of investments easily and simply.

In our experience, that can have some big benefits:

- Eliminate the confusion of holding lots of different investments in lots of different places
- Reduce your paperwork to a single regular statement for all your investments
- Allow you to see the value of your overall portfolio and underlying investments at a glance
- Enabling MJM to make changes to your portfolio quickly and efficiently - any time your goals or priorities change

How The MJM Wealth Platform works

- MJM Wealth Platform lets MJM set up investment products like tax-efficient ISAs and personal pensions on your behalf. Investments held elsewhere can also be transferred onto the platform.
- MJM can then select which investments to hold in those products. MJM can choose from an extensive range of more than 4,000 investment funds, equities, bonds and other securities to meet your agreed investment goals.
- MJM can make changes to your platform portfolio and choice of investments easily and quickly as and when required. You'll be kept informed through regular portfolio reports.
- You can also check the latest value and performance of your overall portfolio and underlying products at any time using your secure online account.



Products on platform

Tax-efficient

Individual Savings Account (ISAs) – These flexible accounts let you invest up to a certain amount each year in funds, stocks and shares. There's then no tax to pay on any income or profits you make.

Tax-efficient

Junior Individual Savings Account (JISA) – These can allow an investment portfolio to be built up tax-efficiently for under-18s.

Tax-efficient

Pensions – We host a range of pension plans to help you and your adviser plan tax-efficiently for your later life – and manage the income you take once you're in retirement.

Tax-efficient

Onshore & Offshore Bonds – These can hold a range of investments and allow you to draw down capital tax-efficiently, subject to your specific tax status.

Tax-efficient

General Investment Account (GIA) – This is designed to hold any investments you don't hold in any of the tax-efficient products above. There's no limit on how much money you can put in it.

Please note, the tax treatment of ISAs, GIAs, pensions and investment bonds could change in the future. The tax benefits of these products will depend on your individual circumstances.



Keeping you safe

As an online platform, we work hard to keep your data and capital safe and secure. Allowing you to feel completely confident about putting your investment portfolio with us.

Online security – We invest extensively in software, online firewalls and automated defence tools to safeguard The MJM Wealth Platform against online attacks and malware.

Personal data – All personal information provided on the platform is transmitted through a secure channel using secure encryption technology.

Data systems – We host all client data using our own secure offsite data centres with robust access controls. Data is mirrored between sites and we hold external backups for added protection.

Client money – Any uninvested cash in your portfolio is placed with a range of banks selected for their financial strength. It's also protected under the Financial Services Compensation Scheme (FSCS).*

Ring-fencing – All capital held on The MJM Wealth Platform is fully ring-fenced by M&G and cannot be accessed by any other part of M&G plc.

Investment risks

All investments such as those available on The MJM Wealth Platform carry risks.

- The value of money invested in funds, shares and other stock market investments can fall and rise – as can any income generated from them
- You may not get back the amount that you originally invested
- The performance of your portfolio will be reduced by the effect of charges
- The risks in your portfolio will depend on the investments chosen.

To learn more about all these risks, please talk to us.

Our history

Mark J Morsley & Associates Ltd was established in 2010. The new company was a development based on the successes of MJM Financial Services Ltd that had traded since 1999. This was in order to provide our clients, both personal and business, with a greater breadth of knowledge and expertise. With over 30 years' experience as well as being sufficiently qualified to offer this high level of service we have become one of the most highly regarded Financial Advising and Planning firms in the region. We advise in a broad spectrum of financial needs specifically in Pensions and Retirement Planning, Tax Efficient Investment for growth and income, Business and Personal Protection and Independent Mortgage Advice.

The figurehead of the company is Mark Morsley. Mark joined the Prudential in 1989 as a Financial Consultant based at their Colchester office. In 1994 he joined Allied Dunbar as a Senior Financial Adviser but when offered a position to become an Independent Financial Adviser a year later he took up this offer realising that this approach would allow him to offer a far more rounded financial proposition to his clients.

The company is based in Manningtree in Essex, which is England's smallest town. Situated right on the River Stour it is steeped in history and our clients often extend the time in the town following a visit to our offices to enjoy a walk or just have a cup of tea and a cake in one of the excellent cafes!

Our fully qualified Advisers and Associates offer extensive knowledge on all aspects of financial advice and planning, frequently working with other professional advisers (i.e. lawyers, tax advisers and accountants) to create a total overview. We aim to ensure that everyone who meets us perceives the firm as professional in everything that we do and the company continues to grow thanks to our loyal clients who regularly recommend our services.



The MJM Wealth Platform is managed by Mark J Morsley & Associates Ltd who are Authorised and regulated by the Financial Conduct Authority No. 552440.

The platform is operated by Investment Funds Direct Limited is subsidiary of M&G plc, incorporated and registered in England and Wales, Registered office: 10 Fenchurch Avenue, London EC3M 5AG. Registered number 11444019. M&G plc is a holding company, some of whose subsidiaries are authorised and regulated, as applicable, by the Prudential Regulation Authority and the Financial Conduct Authority