MERCURY
WEALTH MANAGEMENT

Working with Mercury

Version 1.0

01642 670307 clientservices@mercurywealth.co.uk

A note from our Managing Director

Thank you for taking the time to find out more about us at Mercury.

When Mercury was founded, it wasn't with the aim of "beating the market" or chasing the next hot investment idea. It was to help people answer some far more important questions:

- Do I have enough?
- Will my family be OK, whatever happens?
- Can I make the most of my life, not just my money?

For me, great financial planning is not about products or predictions. It's about clarity. It's about having a thoughtful, well-constructed plan that connects your money to the life you actually want to live and then having a trusted partner by your side to help you stick to it.

At Mercury, we deliberately maintain a high team-to-client ratio, so that we can give each family the time, attention, and quality of thinking they deserve. Our role is part guide, part coach, and part Chief Financial Officer for you and your family. We'll challenge you where it's helpful, support you when decisions feel difficult, and protect you from the kinds of financial mistakes that can be costly and permanent.

You'll see in this brochure how we work, who our service is designed for, and the value we aim to deliver. You'll also see that we are completely transparent about our fees. Our fees are set so that they are fair to both sides: they allow us to build and retain a highly qualified team, and they ensure you receive tremendous value from the advice and ongoing relationship.

If what you read resonates with you, and you're looking for a long-term partner rather than a one-off transaction, then I'd be delighted for us to start a conversation. On behalf of the whole team at Mercury, thank you for considering us.

Oliver Bourke MBA CFP APFS
Certified & Chartered Financial Planner
Managing Director

Together, we will craft a **financial plan** that is not only achievable but is fulfilling for you and your family.
Your investments are designed to be the vehicle that funds your **cashflow model**.
We will carefully create your investment strategy in line with **Nobel Prize winning** academic research for long term stability.

Who we are

We help answer the big questions you'd like to ask of your future self, today. The big questions in life, such as: Do I have enough? What is enough? Maybe this isn't all about money? Maybe it's about something more?

This is about living the life you want to lead, not just how your investments have performed. So, our focus is on you and your family. Have you achieved what you want to? Are you on track? If not, why not? And should things change, our job is to help you get back on track – and keep you there.

As financial planners, we can look at the bigger picture. We integrate your money with your life. It means we can plan and project for the expected and the unexpected, so you can be certain that you're equipped to face the future, whatever it brings. Our aim is to give you the financial confidence that accompanies thoughtful, thorough, professional planning. And our reward is to watch you enjoy a fulfilling life, while leading the next generation.

Our aim is for you to look to the future, with confidence.

Who we work with

Our service is intentionally designed for people and families who want a long-term planning relationship, not one-off transactions.

We help you solve the right problems at each life stage:

Building your career

Professionals & senior executives
Busy building your career? Want to ensure your money is working just as hard as you are? We help you with a clear plan for financial independence.

Growing and exiting a business

Business owners & entrepreneurs
Planning for growth, a future sale, or succession? We help join the dots between your business, your personal finances, and the life you want after work.

Planning and living your retirement

People approaching or in retirement
Do I have enough? Can I maintain my lifestyle for life? We calculate exactly how much you need and exactly how much you can spend each year.

Looking after the next generation

Families thinking about the next generation
Want to support children, grandchildren and minimise Inheritance Tax where possible?
We ensure wealth is a blessing, not a burden.

"Nothing short of exceptional, professional and friendly advice tailored to my individual needs.
I would recommend their services without hesitation or reservation."

N.M, Mercury Client - Google review, 2025

5.0 RATING

Our focus is on you

We will:

- Plan for your future
- Work with you to achieve your objectives
- Get to know you and your family

We’re not going to:

- Find you the next ‘hot stock’
  That’s not possible
- Panic when markets fall
  It will happen
- Pick the best time to go into the market.
  Because who knows?

Who our service is designed for

While everyone’s situation is unique, our clients tend to share similar attitudes:

- You’re looking for a trusted thinking partner, not a product salesperson.
- You want clarity and confidence about your future, not just investment performance updates.
- You value evidence-based investing over speculation and market timing.
- You’re comfortable delegating the detail, but you still want to understand the big picture.
- You see financial planning as a long-term relationship, not a one-off piece of work.

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Why work with us?

Clients come to us for a variety of reasons, for example, when they're preparing to sell their business, preparing to retire, looking to mitigate Inheritance Tax. However, **the reason clients stay with us** is because we build a relationship that puts you and your family at the forefront of your plan. And we help you achieve those things that really matter to you in your life.

As a client, our aim is that you avoid the kind of financial mistakes that can be costly and permanent

In our experience, we find that most clients appoint us as their Wealth Planning Partner when they are looking for:

COACHING

I need someone to keep me in check

- Education
- Adherence to plan & goals
- Peace of mind
- Objective feedback
- Trusted second opinion
- Life / business transition

COMPETENCE

I don't really know what I'm doing

- Investment selection
- Asset Allocation
- Financial Planning
- Risk Management
- Estate Planning
- Tax considerations

CONTINUITY

I would like my entire family to be involved

- Spousal involvement
- Children engagement
- Family meetings
- Philanthropy
- Legacy
- Multigenerational planning

CONVENIENCE

I don't want to spend time on this

- Time savings
- Investment monitoring
- Rebalancing
- Personalised service
- Coordinating other professionals
- Highly qualified team

Our 3-step process

STEP ONE – What matters to you?

Initial Meeting
We meet with you to understand how we can help.

Information Gathering
We start building a financial picture of where you are right now.

Discovery Meeting
We get to know you, the future you'd like, and the memories you want to create.

STEP TWO – How can you achieve your goals?

Research and Analysis
Our paraplanning team explores multiple scenarios to make your plan succeed. Your objectives and needs are unique, and so is our planning.

Planning Meeting
We present your cashflow model and discuss our thoughts for your recommendation.

Recommendation
Our team creates your recommendation of next steps to help achieve your objectives in your financial plan.

STEP THREE – How do you remain on track?

Implementation
Once you're happy with your plan, we arrange for it to be implemented.

Annual Planning Meetings
We meet with you once a year to review your plan and ensure you're on track.

By your side
You can count on us to be a consistent long-term partner.

Our services

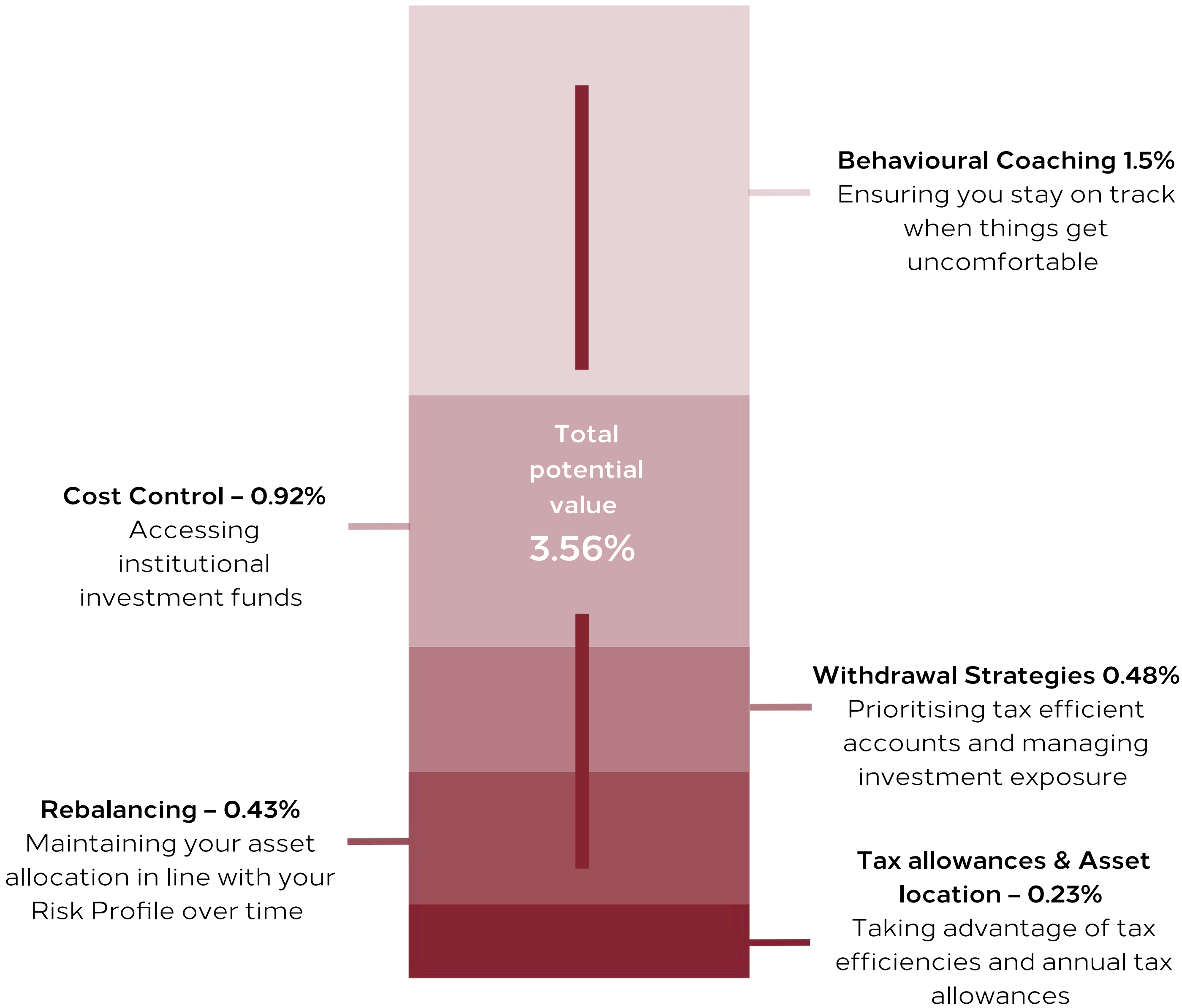
Our services are built around two core offerings: Financial Planning and Wealth Management. Both give you access to our planning process and highly qualified team; the difference lies in the complexity of your situation, the level of personalisation required, and the scale of assets we look after.

The table below summarises, at a high level, what you can expect from each service.

What's included	Financial Planning	Wealth Management
Comprehensive financial plan	✓	✓
Annual Planning Meetings	✓	✓
Ongoing relationship with a highly qualified team	✓	✓
Proactive tax planning	✓	✓
Investment philosophy informed by Nobel Prize-winning research	✓	✓
Access to sustainable investment strategies	✓	✓
Coordination with your other professional advisers	-	✓
Tailored investment strategies	-	✓
Tiered fee discounts	-	✓
Family grouping for fee discounts	-	✓

Quantified value

Through research supported by Vanguard, we have quantified the potential monetary value of appointing us as your Wealth Planning Partner. These figures are quoted in percentages; the monetary value will depend on the total amount you have under advice.



Source: Kinniry, F.M. et al. (2015) "Putting a value on your value: Quantifying Vanguard Adviser's Alpha," The Vanguard Group [Preprint].

The value of financial planning is separate to potential investment returns. Investment returns are not guaranteed, but our portfolios are designed to give you the best chance to capture higher expected returns.

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What is Financial Planning?

Financial planning is about putting your life first and your money second. It starts with defining what "enough" means for you; the lifestyle you want, the work you'd like to do (or stop doing), the people you want to support and the experiences you don't want to miss.

From there, we connect the dots between your pensions, investments, savings and spending so they're all working towards those goals. A good plan gives you confidence in the decisions you make today, because you understand the impact on tomorrow.

Life doesn't stand still, so neither does your plan. As careers evolve, families grow, businesses are sold and retirement moves closer or begins, we revisit and refine your plan so it stays relevant and keeps you on track.

Our Planning Philosophy

We believe your investments should be designed to quietly and reliably support that plan, not to provide excitement. That's why we follow an academically grounded, evidence-based approach rather than chasing the latest idea or trying to predict short-term market moves. We focus on what can be controlled: costs, diversification, tax efficiency, and the right level of risk for you.

Most importantly, we know that behaviour matters more than headlines. Big financial mistakes usually happen when emotions are running high, when markets fall sharply, when the news is unsettling, or when life throws up a major change. Our role is to be a calm, objective partner who helps you stay disciplined, avoid those costly missteps, and keep moving steadily towards the future you want.

Annual planning meetings

We meet each year to review your plans and look ahead to ensure you're on track to meet your objectives. Each meeting plays a crucial role in your long-term financial plan. We call these Annual Planning meetings.

Over the years as our relationship develops, we will be able to adapt your plan to any changes in circumstances that could impact the success of your goals. These circumstances could be:

- Changes in the taxation or legislative environment
- Changes in your goals or objectives
- New family members
- New life stages

We can prepare for when things don't go to plan, to give you the peace of mind knowing that whatever scenario you're faced with, you have a partner that you can rely on.

At our Annual Planning meeting, we will review your investment strategy and the structure of your portfolio to ensure that they remain suitable for you and in line with your objectives.

Sometimes, action will need to be taken following our meeting, such as fund changes, rebalancing of portfolios, changes to any income payments or contributions, and at other times we will simply leave you with the reassurance that your investments are performing in line with your requirements.

About our team

Qualifications are incredibly important to us. We believe that the team you appoint as your personal **Chief Financial Officer** must be highly qualified; that way, you're tilting the odds in your favour for success.

As a Chartered and Accredited Financial Planning firm, you can be confident that we meet the highest professional standards. Our financial planners work hard to achieve and maintain these accreditations, continually updating their knowledge through ongoing training and development so that every step of your journey is in safe hands.

We train our planners to the CERTIFIED FINANCIAL PLANNER™ (CFP®) standard, the highest global standard in financial planning. This means our advice is built on a deep understanding of technical planning, ethics and client care, not just product knowledge.

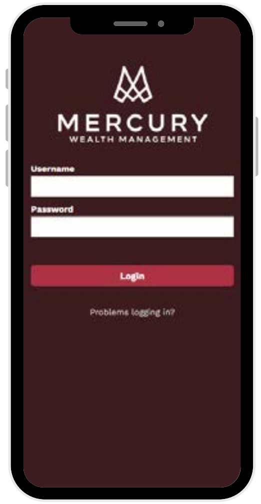
What this means for you...

You're not relying on one person's opinion. **You have a whole team behind you**, thinking through the options, checking the detail, and making sure nothing important is missed. It means your plan has been built and stress-tested by people who do this at the highest professional standard every day.

"When you work with Mercury, you're not hiring one adviser - you're hiring an entire team whose job is to look after you and your family for the long term."

Oliver Bourke, Managing Director

Technology & Client Experience



Mercury Insight – your personal financial hub
Through our secure online portal and mobile app you can:

- See an up-to-date view of your investments and pensions
- Exchange messages and documents with us securely
- Access key reports and paperwork in one organised place
- Review and approve our recommendations for implementation.

It's designed to make your financial life simpler, not more complicated.

Secure by design
Your information is stored on secure servers in the UK, protected by strong technical and organisational controls.

We're accredited with **Cyber Essentials**, and our team receives regular training so they know how to keep your data safe. We also operate robust verification and identity checks before acting on instructions, and we never hold client money.

CYBER ESSENTIALS CERTIFIED

Using AI responsibly
We're thoughtfully adopting AI to enhance, not replace, the advice you receive. For example, we use secure AI tools to help with note-taking and meeting summaries, so we can focus fully on the conversation while still capturing the detail accurately.

These tools sit inside our own protected environment, with strict retention limits and controls in line with our Privacy Policy.

Technology should make your experience clearer, safer and easier.
If it doesn't do this, we don't use it.

What's next?

If what you've read resonates with you, the next step is simple: start a conversation.

Get in touch → Your Initial Meeting → Are we the right fit?

Questions to ask yourself

If we were to meet in three years' time, what would have to have happened, both personally and professionally for you to feel the past three years have been successful?

Exercise

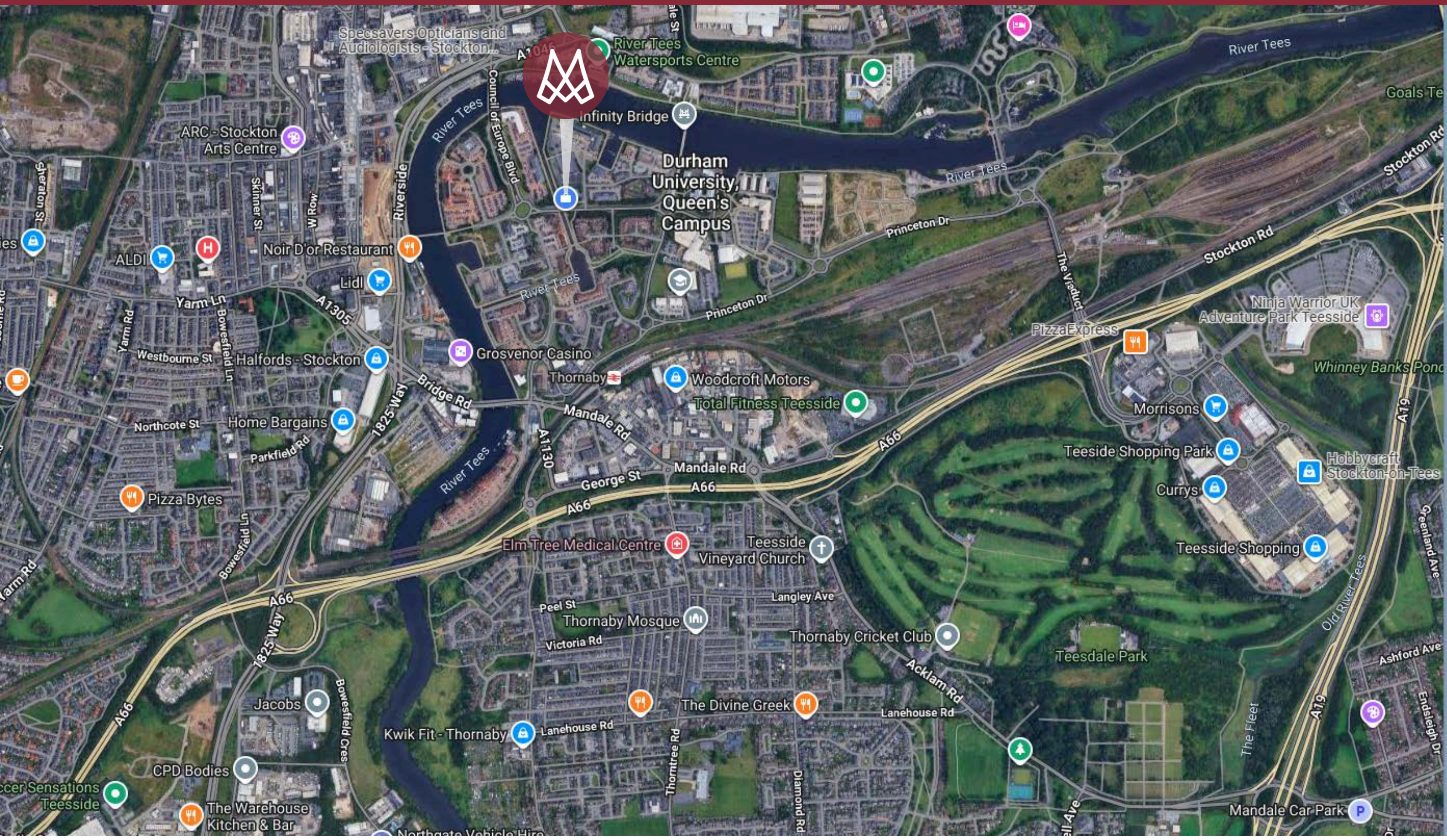
If money, time and health weren't factors to consider, what would you do with your days, weeks, years? Let your thoughts go anywhere and write down the answers.

You've been to the doctor and they've sadly informed you, you have 12 months left to live. Which of the above do you prioritise?

Finally, you've been back to the doctor and he says you only have 24 hours left on this Earth. What do you start to think you would most miss out on?

Where to find us

Mercury House,
1 Massey Road,
Teesdale Business Park,
Stockton-on-Tees



From the A66 (either direction)

1. **Leave the A66 at the Teesdale / Teesside Park exit**
   - Look for signs for Teesdale Business Park / Teesside Park / A135 Stockton.
2. **Follow the slip road and turn onto Teesside Park Drive**
   - At the end of the slip road, you'll come to a roundabout.
   - Turn right (or follow the signs) onto Teesside Park Drive towards Teesdale.
3. **Head into Teesdale Business Park**
   - At the next roundabout, take the first exit onto Princeton Drive.
   - Go straight over the following roundabout, staying on Princeton Drive.
   - At the next roundabout, take the third exit onto Harvard Avenue.
   - At the following roundabout, take the first exit onto University Boulevard.
4. **Turn onto Massey Road**
   - Continue along University Boulevard and then take a right turn onto Massey Road.
   - Follow Massey Road round; Mercury House is on your left-hand side.
5. **Parking**
   - There is on-site parking directly outside Mercury House on Massey Road.

Postcode
TS17 6DY

what3words
reckon
warriors
practical

Latitude
54.563337

Longitude
-1.3040643

Nearest airport
MME

CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT CHARTERED FIRM™

CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT ACCREDITED FINANCIAL PLANNING FIRM™

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