

A hiker with a red backpack and a dog walking on a mountain trail at sunset. The hiker is wearing a dark jacket and is walking away from the camera. The dog is small and dark-colored, wearing a red vest. The trail is rocky and covered with dry grass. In the background, there are mountains and a valley. The sky is filled with clouds and the sun is setting, creating a warm, golden light.

# xentum

Live Life by Design



Step into a **brighter future**

**Before we leave school, we're programmed to think about money and to the day we die, we think about money. It's a factor in almost every decision we make.**

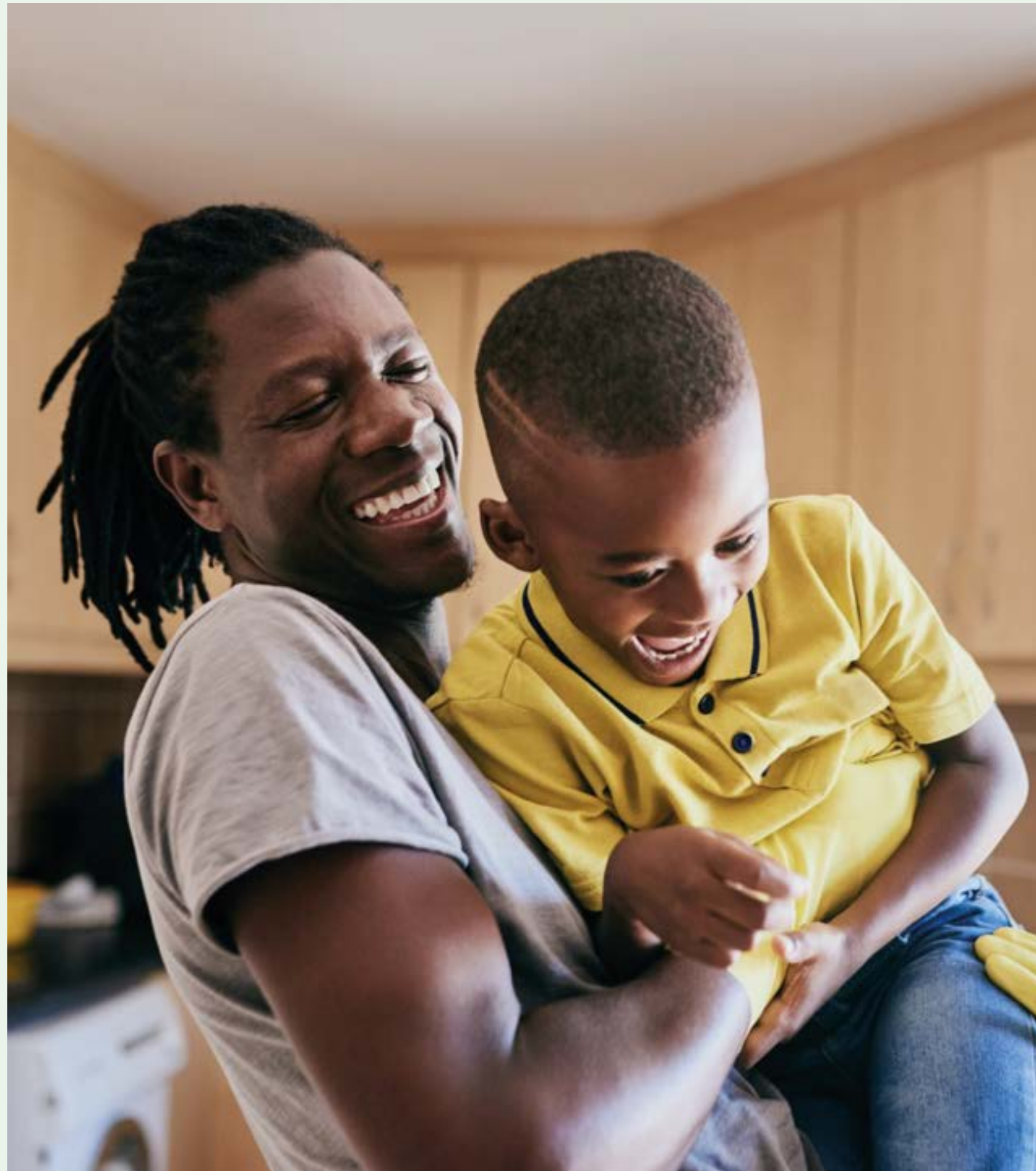
"If we're not careful, it's the thing which dictates how we live, what we believe, our relationships with people, even our relationship with ourselves," explains Dominic Baldwin, Xentum's CEO and founder.

What if we stopped?

What if, instead of putting money at the centre of our universe, we took the time to craft a vision of how we would like life to be? And instead of chasing the money, we chased the dream instead?

And what if your financial planner helped you on your journey? What if they asked you big questions before they started advising you on what to do with your wealth? So they were able to help you get clear about the life you want to lead and then work with you to make the finances underpin what is important to you.

This is exactly what Xentum is all about.



Our ‘**why**’ is to help you live life to the full by  
making good decisions about **your**  
**priorities** and your finances.

We do this by helping you create an inspired vision for life and then putting in place the building blocks to make it become a reality. Then we work alongside you and your family to keep you on track, adapting and refining as we go. The crucial difference is money is not at the centre of this process. You are.

The choice to be a life first/money second business stems from Dominic's personal experience..

“Having observed my father receiving inappropriate guidance over many years by so-called professionals who only had their own interests at heart and then to witness the consequences, emotionally, physically and financially drives me to create a solution to serve clients better,” he explains..

# Take a moment to ask yourself: do you have **enough** money?

Chances are, you don't truly know. This lack of clarity almost always leads to anxiety around not having enough and the continual striving for more.

Which means you live a more limited life. Sometimes, it even means you live a more limited version of yourself.

If you knew how much was enough, and if you weren't worried about running out of money in the short or long-term, how would this affect your decisions? Would you be more generous, more giving? Would you have more fun with the people you care about? Would you have more peace of mind? Would you make a bigger impact on the world around you, through being generous with your time and resources?

Knowing how much is enough is deeply personal. It depends on what you want to do with your life, what's important to you. Figuring this out as early as possible means you can work out a practical plan to generate the right amount or more, if necessary, either through your work, investments or assets. And, crucially, it tells you when you can stop.





# Developing the vision for how you'd like to live isn't always easy.

Most people have only a vague sense of what they want to do with their lives, few have a definite plan.

Our skill lies in listening carefully, questioning and gently challenging your thinking until you arrive at a vision which inspires you and your family and gives us the certainty we need to help you plan the financial side of things.

Many clients come to Moss Wood to spend time away from their normal environment and this gives them the headspace to think outside their normal pattern, to explore ideas, imagine what's possible.

It's fair to say sometimes clients don't appreciate the value in this exercise until they have experienced it. So we ask that you bear with us as we take you through what we know will be an important – and illuminating - part of the process.



A woman with blonde hair in a ponytail, wearing a grey tank top, is seen from behind, paddling a yellow kayak on a body of turquoise water. She holds a yellow paddle. In the background, there are steep, jagged limestone cliffs covered in green vegetation, rising from the water's edge. The sky is blue with scattered white clouds. The overall scene is serene and adventurous.

# Welcome to Your WealthPlan™ Journey

**WealthPlan™**

**WealthPlan™ takes you and your family on a journey, so you can **live life to the full**, now and in the future.**

- Know how much money you need to support your lifestyle, now and into the future.
- Spend, invest and save the right amount for your dreams to become a reality.
- Enjoy your wealth rather than forfeit important goals because you're fearful of running out of money.

1

MAP

**Map** out your vision/values and goals

2

PLAN

**Build** and execute your financial plan

3

GRAB LIFE

**Help you** keep your vision on track

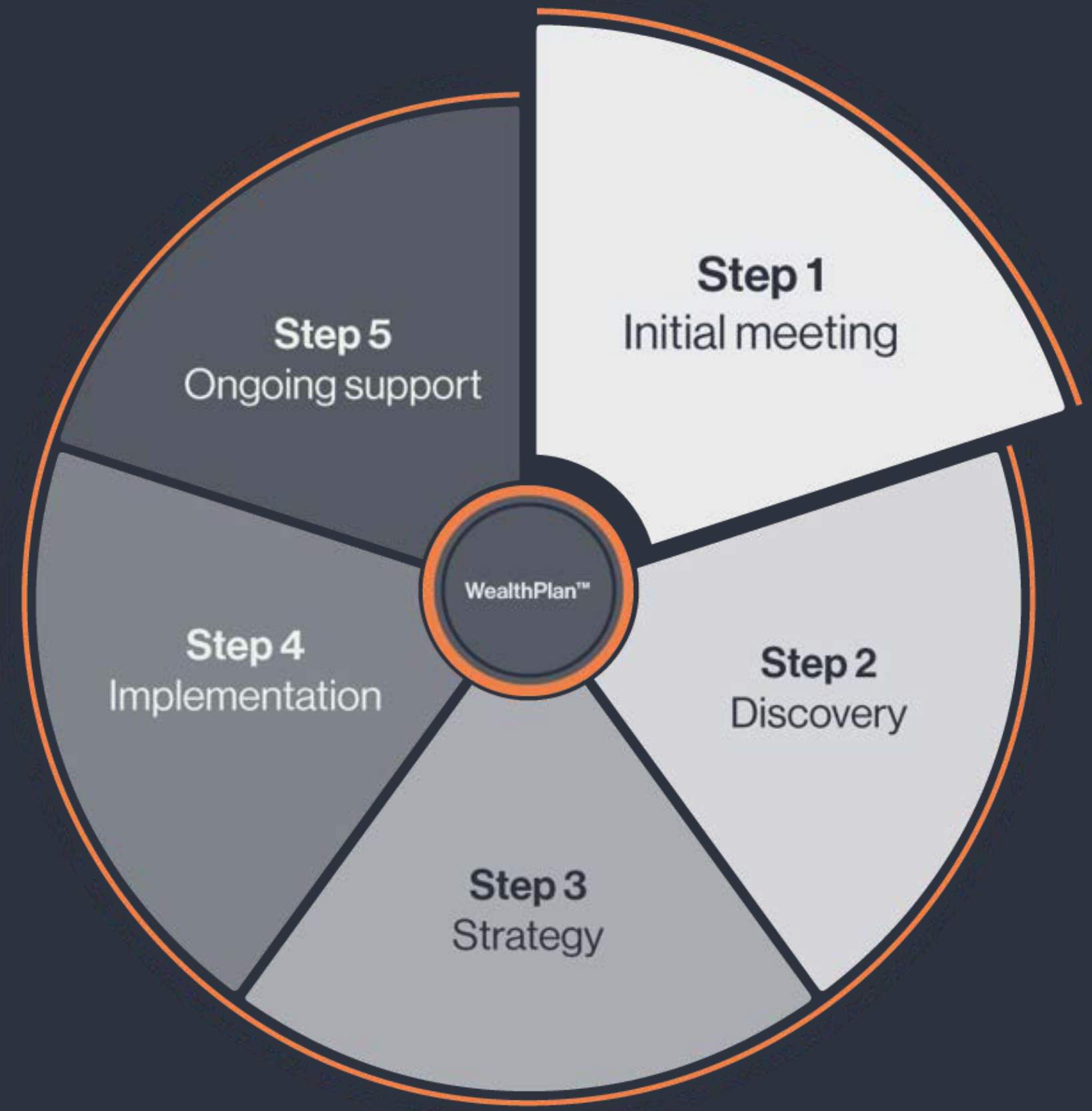


## Step 1 - Initial Meeting

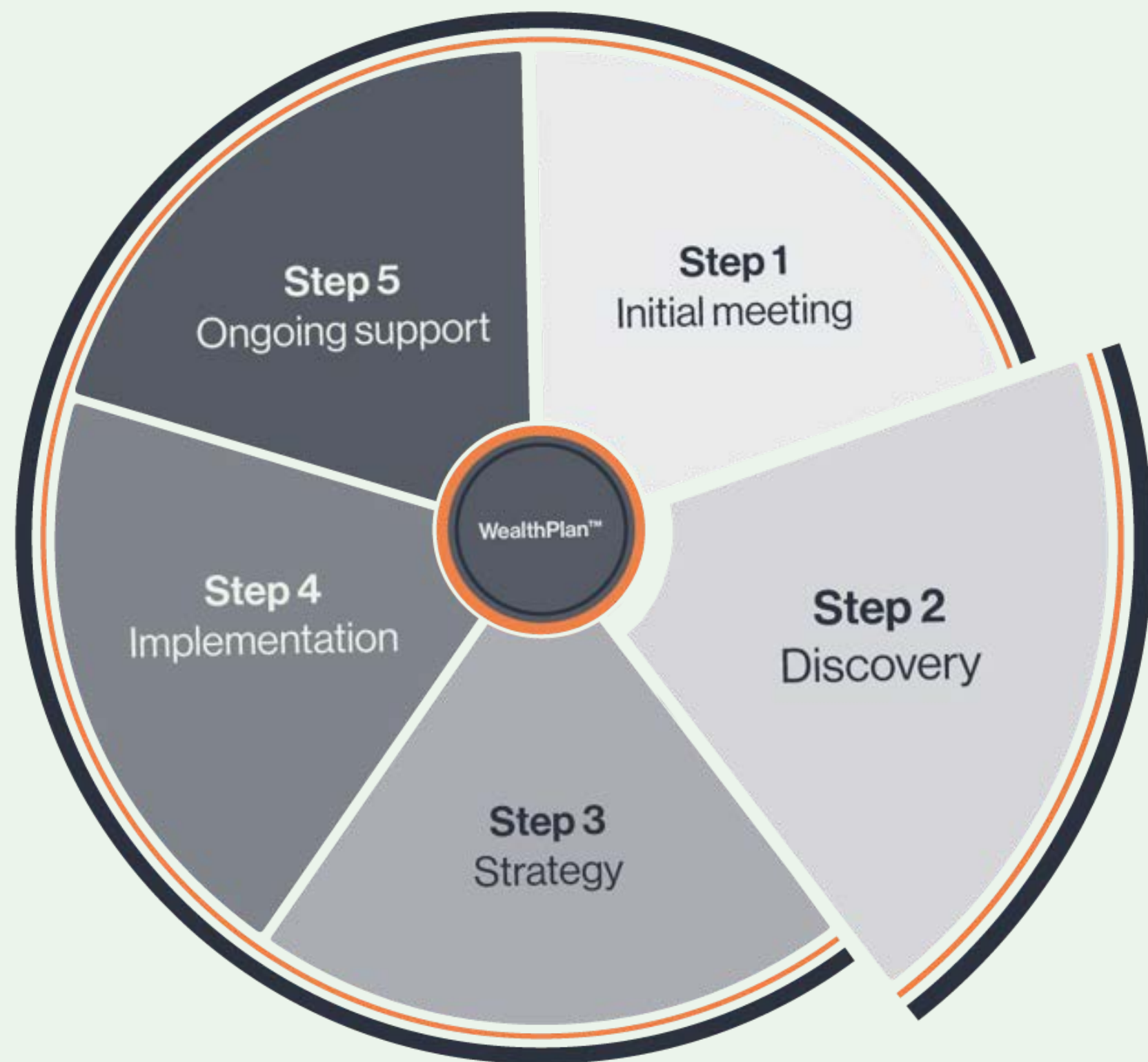
Your WealthPlan™ journey starts with us getting to know each other.

We can meet face-to-face, host an online meeting or a telephone call. During this meeting we'll introduce WealthPlan™ to you and explain how we can help. We'll also start to explore your vision and discuss the possible strengths and weaknesses of your vision becoming a reality.

There is no charge for our initial meeting - if you think we could be a good fit for you, we'll move onto the next stage.







## Step 2 - **Discovery**

We need to gain a deep understanding of your vision, values & beliefs and also what your wealth means to you.

In this session we will explore short/medium/long-term goals in line with your vision. We will also, with your permission, research the exact details of your existing financial arrangements.



### Step 3 - WealthPlan™ Strategy

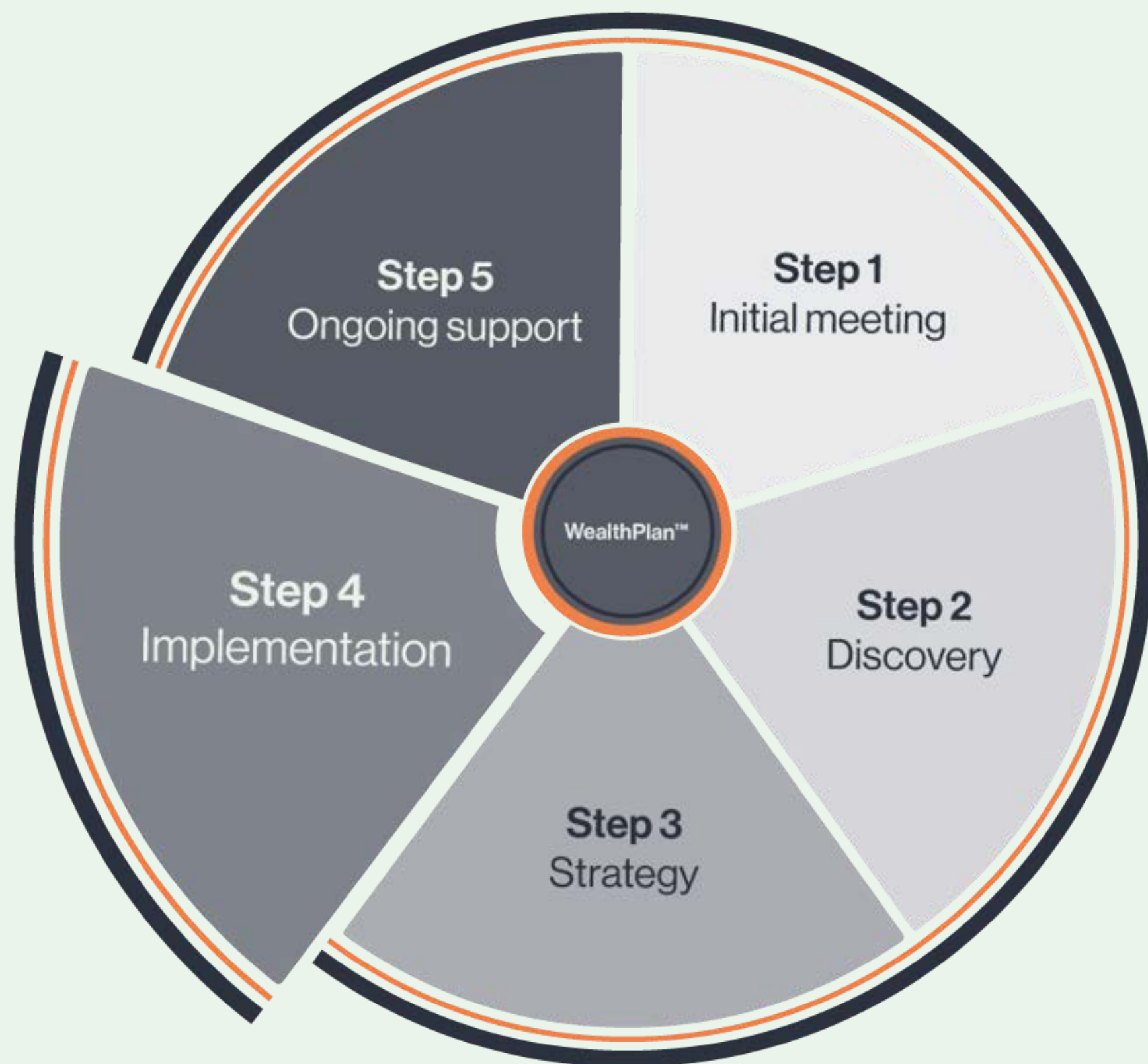
We will build a detailed and accurate model of your financial circumstances now and into the future.

This is an exciting and very interactive phase which will enable you to model multiple scenarios to identify which strategy is most appropriate to make your vision a reality.

At the end of this session our aim is to give you confidence in your strategy which will ultimately lead to getting more out of life and greater peace of mind.







#### Step 4 - **WealthPlan™ Implementation**

We will work with you and your family to bring your  
WealthPlan™ strategy to life.

We will work closely with you to implement your WealthPlan™, looking after your investments to ensure your financial affairs underpin the lifestyle choices you and your family make.

The implementation stage is your gateway to true financial freedom. It means you can enjoy using your money to do the things which are important to you, safe in the knowledge that your financial priorities and obligations are taken care of.

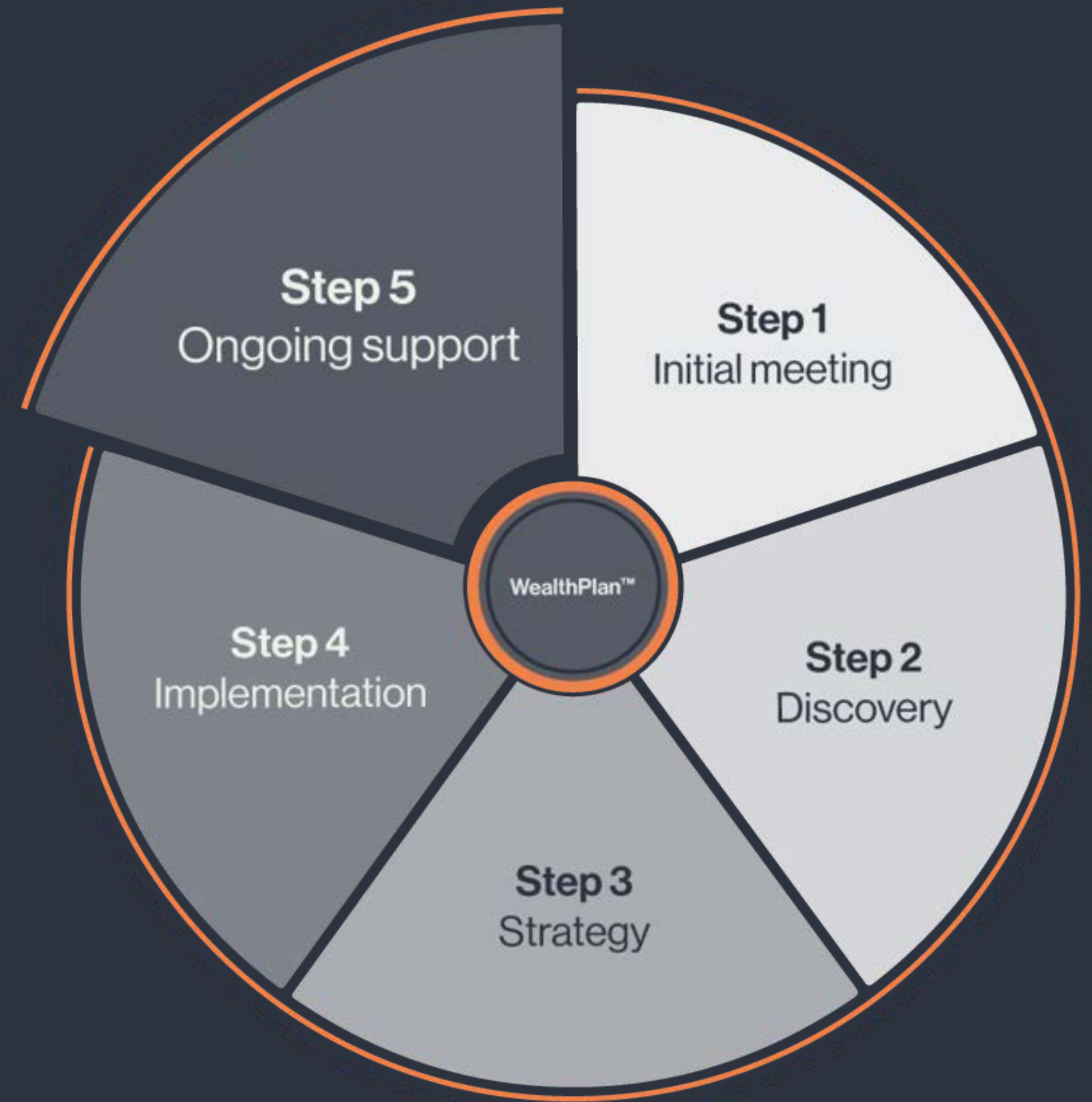


## Step 5 - Ongoing Support

Financial planning is an ongoing process - we'll be with you at every step.

Once we've created your WealthPlan™, we can help you with implementation and ongoing support to keep you on track. You are under no obligation to continue to work with us (though most clients do).

Because we're with you for the long-term, we can also adjust your strategy as your circumstances or priorities change.



Our **fees**

## If we do provide ongoing support, you'll need to understand our fee structure.

We are the antithesis of the norm in the financial services industry and it's important to us you know the difference. The choice to be different - a values-led, people-first business - comes from personal experience.

"As a child I remember various advisors coming to see my father in their fancy cars and well-cut suits. But when I look back at the paperwork, it is clear they weren't acting in his best interests. The companies they were working for were set up to serve themselves, taking hefty fees and percentage commissions for investments which really were not appropriate to my father's circumstances."

In response, our fees have little to do with the value of your investment. Instead, our remuneration is based on the time & complexity involved in managing your financial affairs.

"I know if my father had been a client of ours, he would have experienced far less financial anxiety and heartache in his life," says Dominic.





# As you can see, we are driven by the belief when you live life by design, **money is purely an enabler, a tool.**

The key is to work out what you want to create with the tool. This approach is what makes Xentum so different from the norm.

You see, it would be very easy for us to suggest investment options from day one. But to us, that's just the mechanics. If we don't have a clear picture of how you want to live, how can we know which investment options will truly meet your needs? You might end up with an investment portfolio which looks good on paper but in reality is nothing more than an accumulation of wealth. Wealth which you aren't sure whether and how to use, leaving you impoverished of the peace of mind, opportunity and the excitement of true financial freedom.

None of us have time to waste.

Are you ready to grab life? **Let's get started.**





We pride ourselves in delivering the **best service** to each and every client.

“Xentum takes the risk and mystery out of financial planning. With an extensive wider network, they have helped me understand how to manage my money, where to invest, where to save, and who to trust with my finances. Having grown my business from the ground up in just six years, Xentum’s common-sense approach made me realise what I was working for and how close I am to achieving not only my business goals, but my personal aspirations too.”

- **David Wood**,  
Founder of Jam Pan.

“It is nearly two years since my solicitor introduced me to Xentum. In hindsight, I wish the introduction had been made sooner. I was going through an acrimonious divorce and I was drowning under the pressure and anxiety of having to make decisions on a subject I knew very little about.”

- **Pat Dawson**,  
Alderley Edge







Are you ready to grab life?

Let us help you create a financial plan that allows you to confidently live life on your terms.

Please contact us to set up an exploratory discussion.



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