VERUS

Financial Planning

MORE about LIFE ...
...LESS about MONEY

Engaging, enjoyable and enlightening

About Verus

Founded in 2005, Verus is a multiple award-winning independent financial planning firm and the first organisation in Dundee, Tayside and Fife to be awarded Chartered Firm Status - the highest standard for UK financial planning firms.

Verus delivers financial planning and advice that helps our clients to achieve and maintain their desired lifestyle through the proper management of their finances and investments.

Our contemporary and spacious city-centre premises in Dundee is easily accessible and offers car parking for clients.

Our Approach

We believe that personal wealth management and financial planning should be engaging, enjoyable and enlightening.

Our mission is to help you to face your financial future with increased confidence and security.

We operate on a fee-for-service basis as the emphasis is on ongoing, relationship-driven planning.

We are committed to:

- Taking the time to listen to you
- Knowing what's important about money to you
- Defining your lifestyle, financial and investment goals
- Keeping you well informed
- Helping you achieve and maintain your desired lifestyle
- To collaborate with your other trusted advisors

Our Key Aims For You

- To enjoy a successful investment experience
- To become better organised financially
- To achieve and/or maintain your desired lifestyle
- To face the future with confidence and security

Core Services

Verus serves a broad range of affluent and high-net-worth private clients and is qualified to deal with all aspects of financial planning and advice.

We offer four core services:

- Wealth Management
- Investment Consulting
- Comprehensive Financial Planning
- Focused Financial Advice

These services can include planning and advice in all or some of the following specialist areas:

- Lifetime cash-flow modelling
- Personal risk management & insurance
- Retirement & Pensions
- Investments
- Trustee Investments
- Estate & Inheritance Tax
- Tax
- Education Expenses

Retirement Planning Specialists

While we are qualified and experienced in all of the above advice areas, we are specialists in pensions and retirement planning.

Whether you are looking ahead to your future retirement or are already retired, we will ensure that you can enjoy a fulfilling lifestyle without fear of running out of money (before you run out of life!).

Three members of our team hold the advanced pension qualifications, demonstrating technical competence in this complex advice area.

Some Inheritance Tax Planning solutions, Tax Planning solutions and Education Expenses Planning solutions are not regulated by the Financial Conduct Authority.

Our Investment Philosophy

We advocate a "passive" investment approach. This "buy and hold" strategy aims to maximise returns over the longer term by keeping the amount of buying and selling to a minimum. This is the opposite of "active" investment, where investment managers speculatively select, buy and sell specific investments in the hope of outperforming the market.

Our aim is to capture the returns available from capital markets. We do this by investing in low-cost, "broad-market" funds that efficiently deliver the returns from a selected asset allocation.

We balance risk and reward by investing portfolio assets according to your goals, risk tolerance and investment time-horizon.

This approach also allows us to manage the unpredictably of investment markets. Our position is supported by the evidence that, on average, around two thirds of active funds fail to outperform their benchmark.

IN OTHER WORDS, WE DON'T SPECULATE OR TAKE UNECCESSARY RISKS WITH OUR CLIENTS' MONEY.

WE INVEST - SENSIBLY AND RESPONSIBLY.

Our approach is underpinned by 10 key principles* and we recommend portfolios which are globally diversified across asset classes, within asset classes and across industry sectors. This wide diversification helps lower volatility, when compared to a more concentrated approach.

**Our detailed Investment Policy Statement is available on request*

An ongoing, relationship-driven service

For a no-obligation discussion contact us on: 01382 223455

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