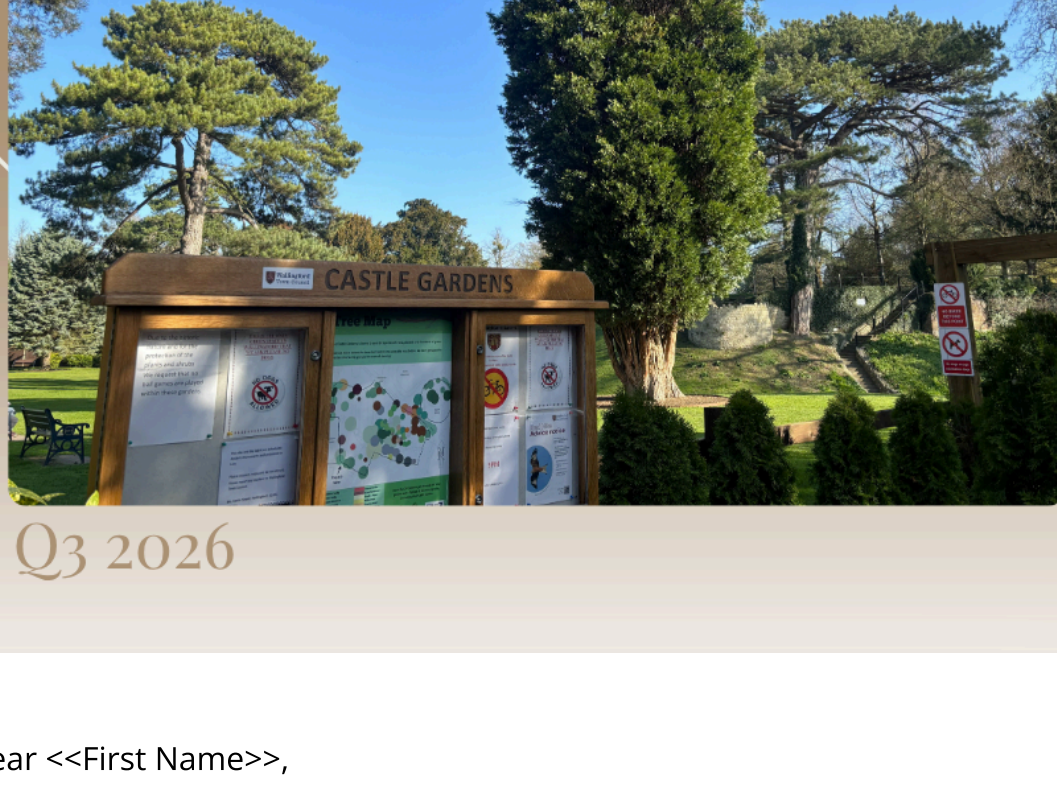


FWM newsletter



Q3 2026

Dear <<First Name>>,

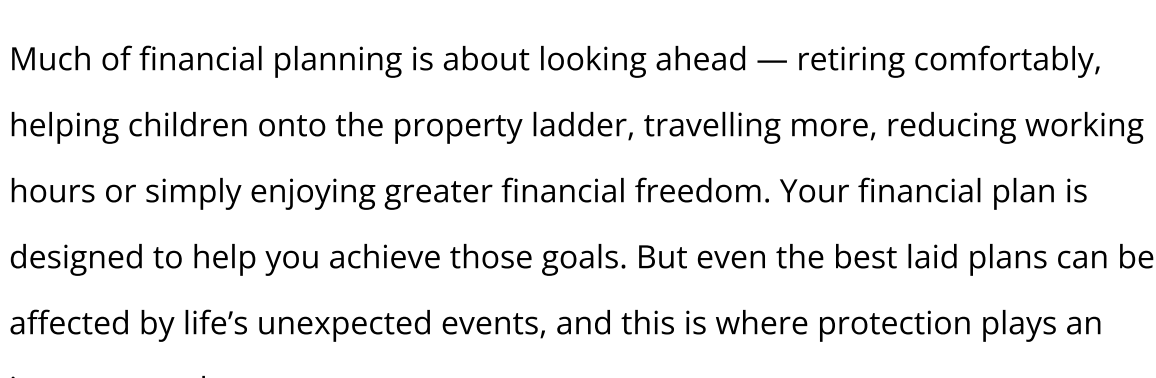
We hope you've had an enjoyable summer. As we move towards autumn, we've been reflecting on what truly sits at the heart of financial planning. Whilst it often centres on investments, retirement plans and tax planning, its real purpose is much simpler: helping you achieve your goals, enjoy your life and protect the people and things that matter most.

In this newsletter, we're focusing on the importance of protection planning for families and businesses, sharing updates on our office refurbishment, and celebrating the achievements of our fantastic team.

As always, thank you for the trust you place in us. We look forward to supporting you and your family for many years to come.

Tom and Holly

Protecting What Matters Most



Much of financial planning is about looking ahead — retiring comfortably, helping children onto the property ladder, travelling more, reducing working hours or simply enjoying greater financial freedom. Your financial plan is designed to help you achieve those goals. But even the best laid plans can be affected by life's unexpected events, and this is where protection plays an important role.

Protection isn't about expecting the worst; it's about **creating confidence**.

It's knowing that you've considered potential risks and put appropriate safeguards in place so your family, finances and future plans are better protected should the unexpected occur.

We insure many of our most valuable possessions — homes, cars, phones and gadgets. Yet it's worth asking whether we've given the same consideration to protecting our income, lifestyle and the people who depend on us.

Financial commitments often increase throughout life. Mortgages, children, business responsibilities and living costs can all create dependencies that would be difficult to manage if circumstances suddenly changed.

It's easy to assume that workplace benefits, savings or existing arrangements would be enough. Sometimes they are. Sometimes they may not be.

That's why reviewing your protection arrangements from time to time can be just as important as reviewing your investments or retirement plans. As life evolves, the level of protection that was appropriate a few years ago may no longer reflect your current circumstances.

A useful question to consider:

If something unexpected happened tomorrow, would the people who matter most to me be financially secure?

There is no right or wrong answer — but taking a moment to reflect can provide valuable clarity.

Your adviser will naturally discuss protection as part of your ongoing planning. However, if it has been some time since you last reviewed your arrangements, it may be worth taking a fresh look to ensure they continue to reflect your priorities, commitments and long term goals.

Read Our Blog if you'd like to explore this topic further.

[Read Our Blog](#)

Our Office Expansion & Refurbishment

Thoughtfully designed and intentionally separate from the distractions of everyday life, these spaces allow you the time and space to focus on what matters most.



While technology allows us to stay connected, we know our most meaningful conversations should happen in person. Our new office space have been designed to give you the time and environment to think clearly, explore options deeply and spend the time you need with us.

If you haven't visited recently, I would be very pleased to welcome you in. Whether for your next review meeting or simply to see the changes, you are always invited.

Thank You for Supporting Us

Through Google Reviews



Many of the individuals and families we work with first discover Frizzell Wealth Management through recommendations from existing clients. We never take this for granted and are incredibly grateful that you choose to recommend us.

In today's world, Google is often the first stop when researching anything, and online reviews play an important role in helping people find a financial adviser they can trust.

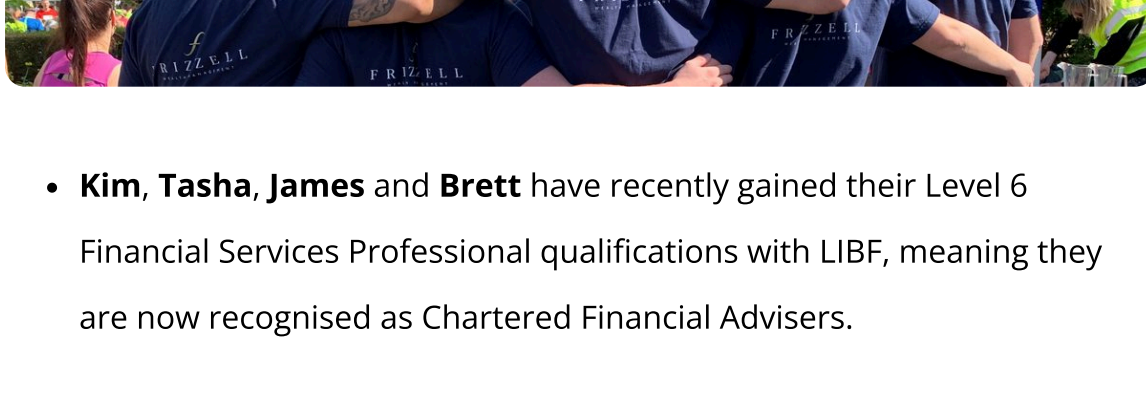
We're always happy to point people to our [Google Reviews](#) or [VouchedFor](#), where our adviser team is "5★ Top Rated".

If you've enjoyed working with us and would like to share your experience, leaving a Google review is a simple way to help others who may be looking for guidance. There is absolutely no expectation or obligation to do so — but every review is genuinely appreciated.

Thank you again for your continued trust, recommendations and support.

[Leave a Google Review](#)

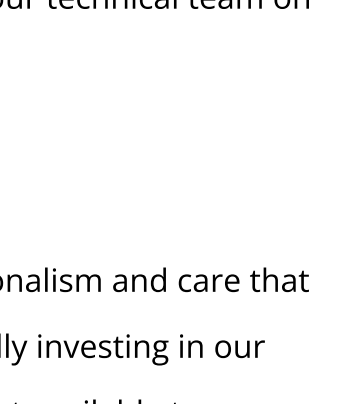
Celebrating Our Team



- **Kim, Tasha, James and Brett** have recently gained their Level 6 Financial Services Professional qualifications with LIBF, meaning they are now recognised as Chartered Financial Advisers.

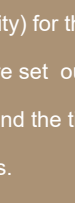
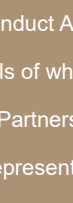
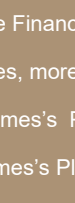
- **Rosie, Kiran and Fahad** have all passed significant technical exams, moving forward on their own advisory journeys.

- **Kim and Holly** have once again been named finalists at the [Professional Adviser Women in Financial Advice Awards 2026](#) — a testament to their expertise



- And finally, we celebrate with **Charlotte** from our technical team on the birth of her second daughter.

These achievements reflect the dedication, professionalism and care that underpin the service we provide to you. By continually investing in our people, we strengthen the advice, insight and support available to every client we work with.



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Senior Partner Practice

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St. James's Place

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<http://www.sjp.co.uk/products>. The 'St. James's Place Partnership and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

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SJP Approved 26/08/2026

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