## CONTACT US

**Offering a personal, tailored and high standard of client service is what we are all about at VT Wealth. We will always endeavour to be as flexible as possible, so if you can't get to us, we will come to you.**


**VT WEALTH**
ABERDEEN & FRASERBURGH
Partner Practice of St. James's Place Wealth Management

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**vtwealth.co.uk**

ST. JAMES'S PLACE
WEALTH MANAGEMENT

VT WEALTH
FINANCIAL PLANNING SPECIALISTS

## STRONG VALUES. TRUSTED ADVICE. WEALTH OF KNOWLEDGE.

**VT Wealth is a family-run company offering Valued and Trusted face-to-face financial planning advice to individuals, families and businesses all over the North East of Scotland.**

With offices in Aberdeen and Fraserburgh, our clients are at the very heart of our business. We are built on strong values and attention to detail with a commitment to provide tailored, forward-thinking and considered choices to help our clients achieve Financial Wellbeing – whilst protecting the things that matter to them the most.

# OUR STORY

**Vee Thom is the 'VT' behind our business name. Vee, the Director, set up VT Wealth, a Partner Practice of St. James's Place Wealth Management in 2015. Vee's reputation and wealth of experience from over two decades in Financial Services, coupled with her desire to offer high quality, tailored Financial Planning services to help clients achieve their goals, aspirations and dreams, meant setting up her own business was a natural step in her career journey.**

In a short amount of time, Vee and her dedicated team have established VT Wealth as one of the North East's most approachable, valued and trusted Financial Planning Specialists.

We have a real ambition to utilise the team's local roots, passion and knowledge to expand, in order to serve the growing needs of more people across the North East. With an office base already in Aberdeen city centre, we made the strategic and emotive decision to invest in a permanent base in Fraserburgh and opened our office there in August 2018.

For Vee, originally from Portnockie, with strong family ties to the Fishing Industry, this decision also meant we could better serve our loyal client base with local face to face advice.

As an expanding small business, our underlying focus is to build and develop long lasting, personal relationships with our clients. Our overarching aim is to help them secure and protect the financial futures of themselves and their families, through the breadth of our wealth management and financial planning services .
we offer.

# ABOUT VEE...

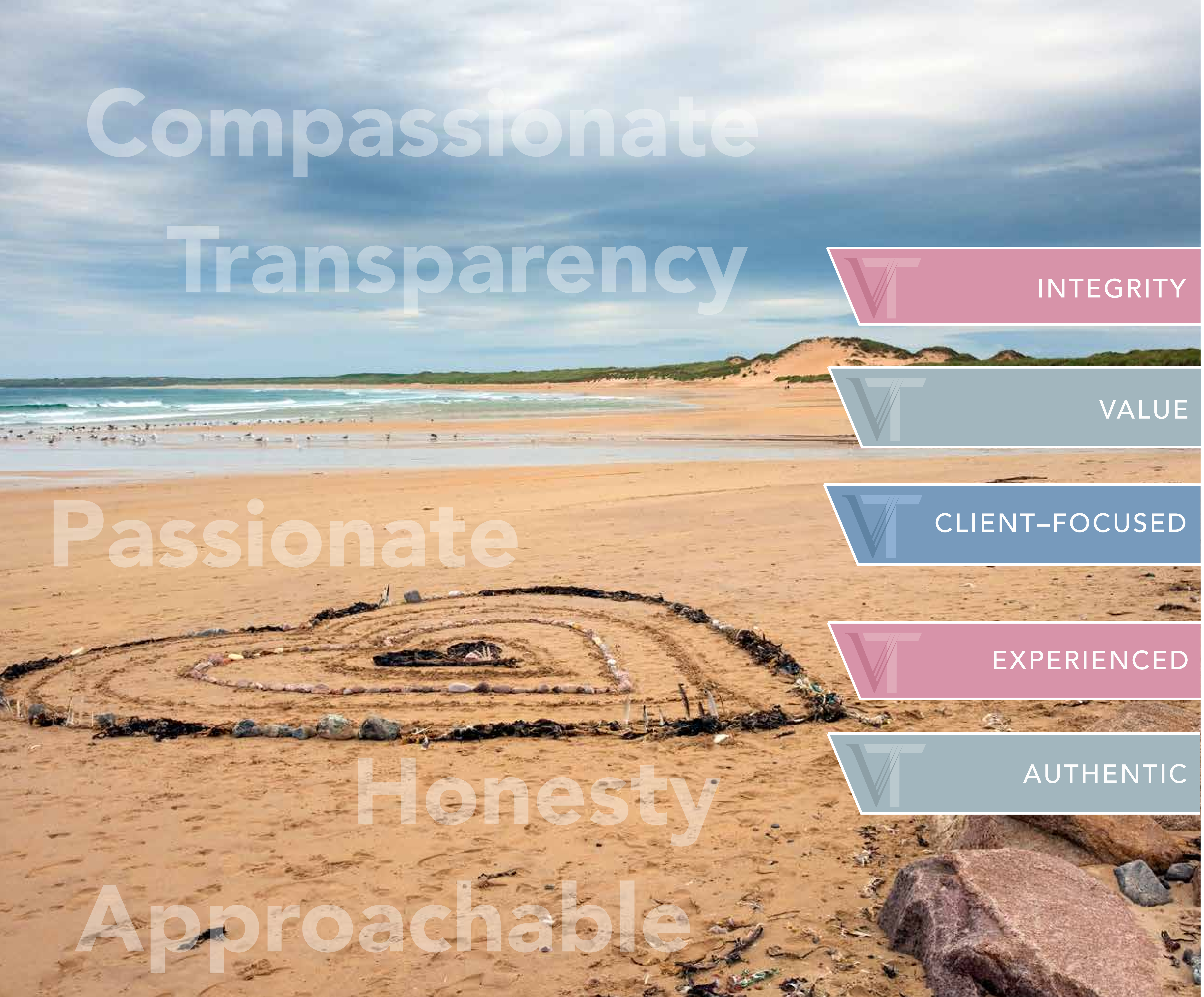
**It is a strong passion of Vee's that all our clients feel valued and are treated with respect and compassion at all times, in a genuine and humble way.**

Vee also believes it is crucial that clients are kept up-to-date with legislative and marketplace changes and this can only be achieved by building trust and understanding, through regular contact and reviews.

As a result, our clients can expect to receive the most comprehensive and appropriate advice at all times.

Vee herself holds a Diploma in Regulated Financial Planning, Certificate of Mortgage Advice & Practice and is an industry Accredited Later Life Planning and Pension Specialist.

Vee is a highly knowledgeable and sought-after Financial Adviser with an equally supportive and accomplished team around her.




# OUR VALUES

**VT Wealth is built on strong Values, supported by Trusted advice and a Wealth of knowledge. We aim daily for our values to shine through in all your dealings with us…**

## INTEGRITY

We strive at all times to demonstrate high integrity, by displaying honesty, confidentiality and transparency with a strong moral compass.

## VALUE

We endeavour to demonstrate our commitment to having a reputation for value, and making it clear, in a transparent and caring way, the benefit and importance of what we offer.

## CLIENT–FOCUSED

We put our clients at the heart of what we do – we offer a flexible, and comprehensive service that is tailored to meet the individual goals, objectives and circumstances of each client.

## EXPERIENCED

We are passionate about what we do and how we do it – we are an approachable, practical and reliable team of highly knowledgeable specialists.

## AUTHENTIC

We care deeply that all our clients feel valued, and are treated with genuine compassionate respect.

# WHAT WE DO…

**At VT Wealth we look to offer so much more than just financial planning advice and services. Our aim is to work with our clients to help them identify, plan and set goals to achieve peace of mind, security and Financial Wellbeing, whilst sustaining their desired lifestyle.**

We are committed to taking the time to get to know you, to put you at ease and to understand your individual circumstances, dreams, goals and aspirations. We then work closely with you to develop the best tailored, forward-thinking financial solutions to support you in securing, protecting and making the most of your hard-earned money and protecting the things that matter to you the most.

## OUR SERVICES…

**We do this by offering a comprehensive range of services and investment solutions:**

Protection, Pension Advice, Investment Planning, Discretionary Fund Management through Rowan Dartington, Trust* & Estate Planning, Later Life Planning, Retirement Planning, Mortgage Advice, Corporate Business Planning

We also benefit greatly from our privileged position of being supported by St. James's Place Wealth Management, a FTSE 100 company, which means we have access to a wealth management proposition and all our advice is guaranteed.**

Over and above this, a friendly, highly knowledgeable team, excellent customer service, attention to detail, regular communications, annual reviews and integrity, are all aspects of our service you can expect to receive and rely on.

### NO-OBLIGATION FINANCIAL REVIEW…

We also offer a no-obligation Financial Review as part of our service. So there is nothing stopping you coming in to see us or arranging a virtual conference call to discuss how we can help you. Then you decide in your own time, with no pressure from us, if you would like to go ahead.

* Trusts are not regulated by the Financial Conduct Authority.

Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

**St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group, more details of which are set out on the Group's website at www.sjp.co.uk/products.

# OUR SERVICE CHARTER

**Our service charter is a promise to our clients of what they can expect from VT Wealth. We take these expectations very seriously and strive to improve wherever possible, always thinking ahead and with our clients at the heart of every decision we make.**

### TO PUT YOU AT EASE:

We acknowledge that it can sometimes be a little daunting to receive financial advice, to plan for the future and talk about protecting your loved ones. We pride ourselves on being approachable, and friendly, with the ability to explain complicated topics in a way that can be easily understood, so you leave feeling informed, positive and in safe hands.

### TO TREAT YOU AS VALUED INDIVIDUAL, NOT A NUMBER:

Without our clients, we don't have a business. In our experience, no two clients are the same and we therefore ensure that we understand your personal or business objectives and deliver solutions that are right for you. And we can't do this without investing time in getting to know you, and understanding your aspirations, goals and dreams in order to help you achieve them.

### ATTENTION TO DETAIL:

We are a stickler for detail, which given we are dealing with your hard-earned money is, we believe, essential. That is why we go into detail, not just about you, but also when it comes to filling in the paperwork side of things. We always go through everything with a fine toothcomb to make sure there aren't unnecessary delays caused by missing or incorrect information.

### YOUR GOALS – OUR KNOWLEDGE:

We promise to use our knowledge and expertise to offer the best tailored and transparent advice to help you achieve your goals by keeping you up-to-date and informed about your options and best choices throughout our relationship, giving you the opportunity to review your financial affairs regularly.

### TO KEEP COMMUNICATING WITH YOU:

Whether it is right at the start of our relationship or after completing work for you, we promise to stay in touch. Part of our commitment is to inform and educate you on issues and matters which may impact you, your goals and your Financial Wellbeing, through a variety of channels. So, let's keep communicating!

### WE ARE IN IT FOR THE LONG-RUN:

We do not provide off-the-shelf solutions, instead we offer the benefit of a single relationship for all of your financial planning needs. We strive to offer the very best service to develop a long-term relationship with you, sensitive to your needs – so you can count on us through all life's ups and downs.

### WE ARE LISTENING:

We aim for excellence, but understand in order to achieve that, we need to ask for feedback and keep listening. We therefore ask all our clients for feedback after every single transaction with us and endevour to take onboard and action comments given to continue to improve where we can.

### TO CONTINUOUSLY DEVELOP AND STAY AHEAD OF THE GAME:

At VT Wealth, one of our team is never far away from another exam, certificate or personal development gain. It is the very nature of what we do in our profession, that calls for a commitment to progress and develop our technical skills and knowledge through further research and study. We believe this strengthens our promise to our clients and offers further peace of mind and security.

**Most of all and at the heart of everything we stand for, we promise to help you achieve the life you want and protect the things that matter the most.**

# WHAT OUR CLIENTS SAY ABOUT US

**Every member of our team strives to deliver exceptional service. Our aim is that everyone who deals with VT Wealth is delighted with the service provided and has a great lasting impression of us.**

We are always grateful and extremely proud when our clients take the time to recommend us to others and give us a glowing review…

Due to personal circumstances, I was finding it very difficult to find the right mortgage and just didn't know where to turn. I had tried my own bank and a well-known mortgage company. However, Lynne took over and changed all of that. The service and advice I received was invaluable, her dedication and determination were amazing. It can be so daunting trying to understand all the different terms, deals etc but Lynne took that all away from me. I now own a beautiful house and I will be forever grateful. Not just for the service but the compassion Lynne and VT Wealth gave me and continue to do so.

***Hilary Batt***

Vee Thom has been my trusted financial advisor for more than 15 years during my time as an independent aviation consultant and more recently with my pension planning during retirement. I have found her attention to detail, working knowledge and integrity totally reassuring. Naturally I am happy to recommend

Vee to anyone seeking confidential advice and planning with their financial affairs.

***P.Fisher, Retired, Aberdeenshire***

Like a lot of people I had accumulated several pension pots from different companies I had worked for and, also like a lot of people, I had done nothing about them.

I had a meeting with Steven at VT Wealth where we discussed my situation and after supplying him with all the details of the various pension pots, he did the rest. He contacted all the pension providers on my behalf and came back with a proposal.

Steven took the hassle away from me and offered sound financial advice in a friendly manner explaining the reasons for his proposal in terms, I could understand.

I would have no hesitation in recommending Steven or VT Wealth to anyone looking for pension or financial advice.

***Sam Wade***

Vee Thom has been looking after our finances for over 3 years. She has provided excellent wealth management advice which has seen our portfolio grow significantly in that time. She is friendly but professional in her approach and takes the time for regular face to face meetings, to ensure we are comfortable with how our financial plans are performing. I would absolutely recommend Vee and her team to others and have already done so.

***Mary & Dave Junor, Aberdeen***

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