July 2025

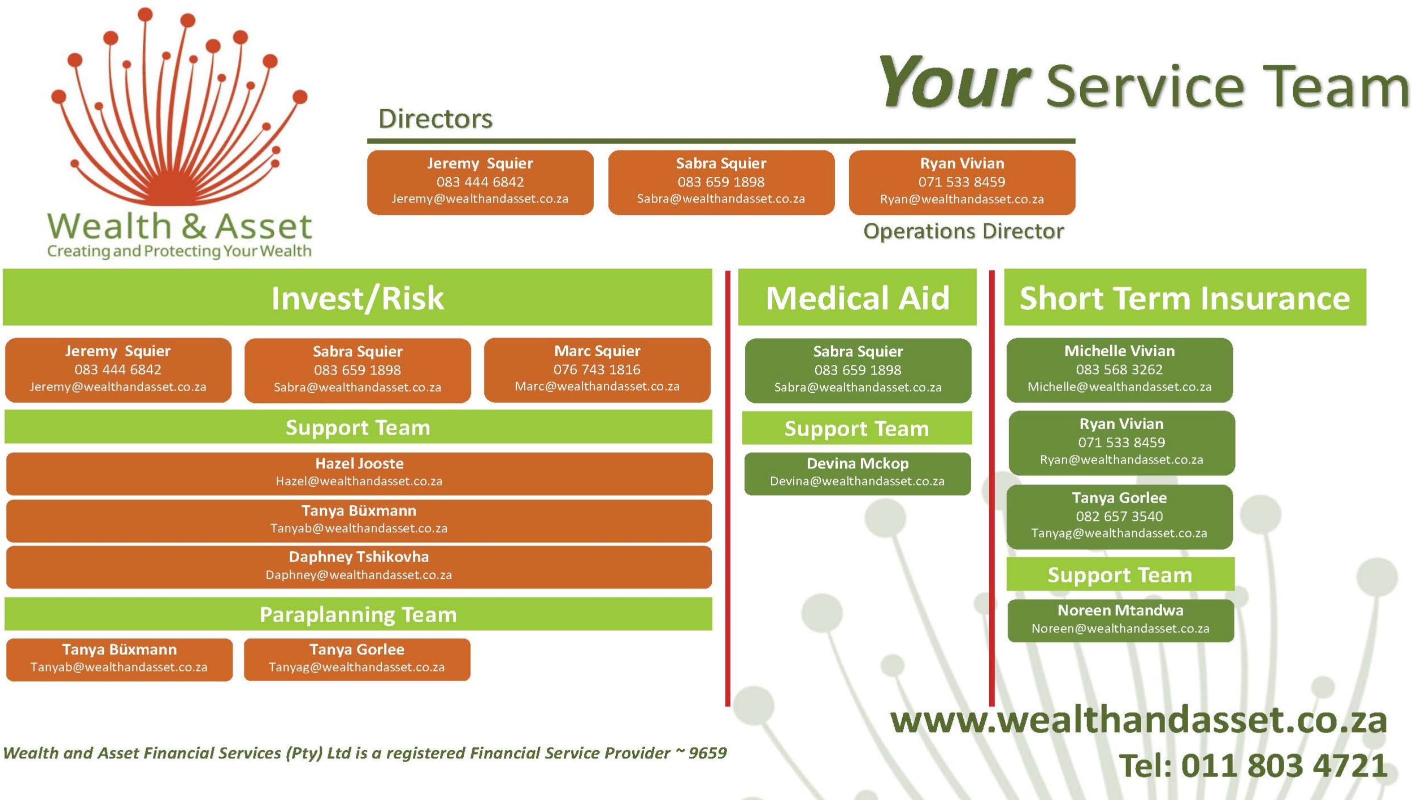
The Squier/Vivian team has successfully concluded a management-buyout from Wealth Associates.

We’re excited to share that we’re entering a new chapter in our business’s evolution, designed to serve you with even greater focus, flexibility, and personalisation – values that remain at the heart of everything we do.

What’s changing?

Our management team – Jeremy, Sabra, Michelle and Marc – has agreed with the directors of Wealth Associates to a management buy-out of our section of the business. The buy-out was concluded on 23rd June 2025 and our legal name will be **Wealth and Asset Financial Services**, but you can call us Wealth and Asset Advisors.

Please take a moment to review the attached organogram of our advisory and admin team – most of whom you already know and trust. You might also notice some new additions to our team in anticipation of our independent operation and planned organic future growth.



Why the change?

We want to retain our focus on delivering the independent bespoke, evidence-based and personalised service you've come to expect from us over the past 35 years. This buyout will enable us to do so and will allow us to continue with our "family-based" and tailored approach to dealing with our clients, our staff and our key providers.

What's new?

- **Name and branding:** While our name and branding has changed, our commitment to evidence-based insights and personalised advice remains unchanged.
- **Contact details:** We've updated our email addresses, phone numbers, and other details, and we'll keep you in the loop throughout. By agreement, our Wealth Associates contact details will remain operational during our negotiated 12-month transition period.
- **Licences and mandates:** We will be operating under the Wealth and Asset FSP #9659. As it is legally required, we'll ask you to sign updated mandates for your products, plans, and investments confirming our appointment as your advisors. From here, we'll transfer your existing solutions, unchanged, from the existing to the new FSP.

What's staying the same?

- **Our team:** You'll continue working with the same trusted advisors and support staff. We're also expanding our team to enhance service and ensure continuity.
- **Personalised service:** Our high-touch, evidence-based approach remains central to your experience.
- **Processes and providers:** All embedded investment and insurance/risk solutions will come from the same trusted third-party providers we've always partnered with.

What do you need to do?

For now, you need not do a thing.

We're carefully project managing the transition behind the scenes and will keep you updated. If we haven't already done so, in the coming weeks, we'll ask you to sign relevant transfer mandates and give you all the details you need, including our updated contact information.

Wealth & Asset
Creating and Protecting Your Wealth

Thank you for your continued trust in us over the years. Please know that this change is intended to help us serve you better and we're confident you'll experience the benefits that come with it.

We are also delighted to report that our key product providers have been enormously supportive of our buy-out and just as they have always played a key role in our ability to provide all our clients with outstanding solutions and service in the past, their continued dedicated support and innovation will remain critical in our future endeavours.

As always, please feel free to reach out to us if you have any questions or concerns.

Warm regards,
Jeremy, Sabra, Michelle & Marc
Wealth and Asset Financial Services
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