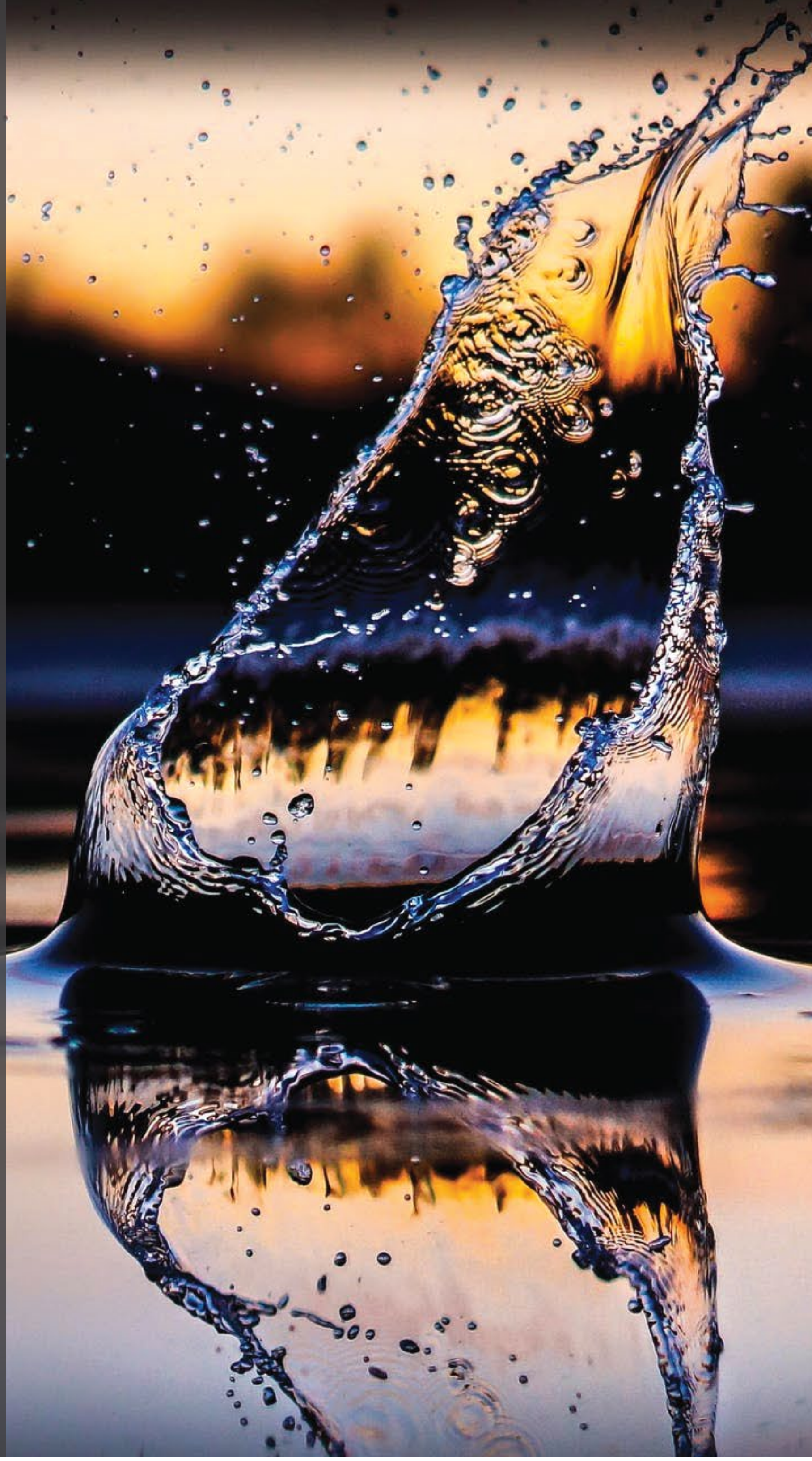
EQUILIBRIUM

Vivid vision 2021



Snapshot

It’s December 31st, 2021.

Equilibrium is a fresh and vibrant company in an industry that is still dominated by old-fashioned practices and poor client communication. We are transforming the way people think about retirement and managing their wealth. We are the largest and most trusted independently owned firm in Cheshire, with over £1.4B in assets.

We help people manage their money so they can have financial freedom and the confidence to spend, share, and donate their money without worrying it will run out. The ripple effect of our work is ever-expanding, positively impacting our team, our clients and their families, and our local communities. We are living our best lives, and prepared for an even bigger future. Here’s a glimpse at how we’re doing it…

What we stand for

Integrity

Always do the right thing.

Excellence

Be the best.

Simplicity

Simplify the complex.

Growth

Never stop learning.

Culture

Our culture is one of our strongest assets, which naturally attracts new team members and clients alike. We operate under high standards with a vibrant, fun approach. We focus heavily on culture because, at the end of the day, we spend more time at work than with family and friends, so why not make that experience a worthwhile one?

True to our name, we support balance, both work-life balance and a balance of autonomy and accountability. Team members have a career that supports their unique abilities and helps provide them with their own financial security, which is not typical in the financial services industry. When we enter the office, we leave baggage at the door, and come to the table with a positive energy and commitment to taking care of each other and our clients. When challenges arise, we support staff with resources such as counseling, private space, and flexibility of hours. We make time for team bonding activities, such as pizza lunches, yoga sessions, and ice cream parties.

To satisfy our hunger for knowledge and growth, we encourage staff to attend leadership courses on topics such as NLP, sales techniques, and communication and negotiation. Our signature comprehensive training program, **The Academy**, offers people who don't yet meet the diploma qualification an opportunity to join Equilibrium. They get to learn about our company and build a solid foundation for their career in financial planning. We provide all the resources, training, coaching, and experience they need to get their diploma in 2 years. The results are outstanding and the rewards ongoing, creating a ripple effect where each group passes on their knowledge to the next. We also actively train our next group of leaders, providing them with the tools to be advocates of our culture.

Everyone at Equilibrium shows up to work ready to give 100% of their heart and energy. We ask questions, solve problems, and go the extra mile to take care of our clients. At the end of the day, we leave the office feeling empowered by a productive day's work, knowing we've made a difference in others' lives, and feeling accomplished as a result.

Who we are

At Equilibrium, we've built our dream team. We're a group of self-starters and problem-solvers who have a passion for creating value, helping people, and expanding our potential. We lead with a strong head and an open heart. Team members come from diverse backgrounds and are filtered during the hiring process to ensure they are a great cultural fit and that they are aligned with our values.

Our Founder, Colin Lawson, and **Managing Partner, Gaynor Rigby,** are our visionary leaders who pave the path to the future. They focus on high-level vision, strategy, and growth to create a clear picture of where we're headed and why. We've added 3 key hires to our **Management Team:** Advice Manager, Technology Manager, and Head of Marketing. The **Advice Manager** supports Colin with day-to-day management, and serves as a liaison, coach, and technical advisor to other departments. Our **Technology Manager** ensures our infrastructure & cybersecurity is top notch, and they help us stay ahead of the curve by adopting innovative technologies. The **Head of Marketing** plays an integral role in helping ramp up our digital marketing efforts with engaging campaigns and webinars.

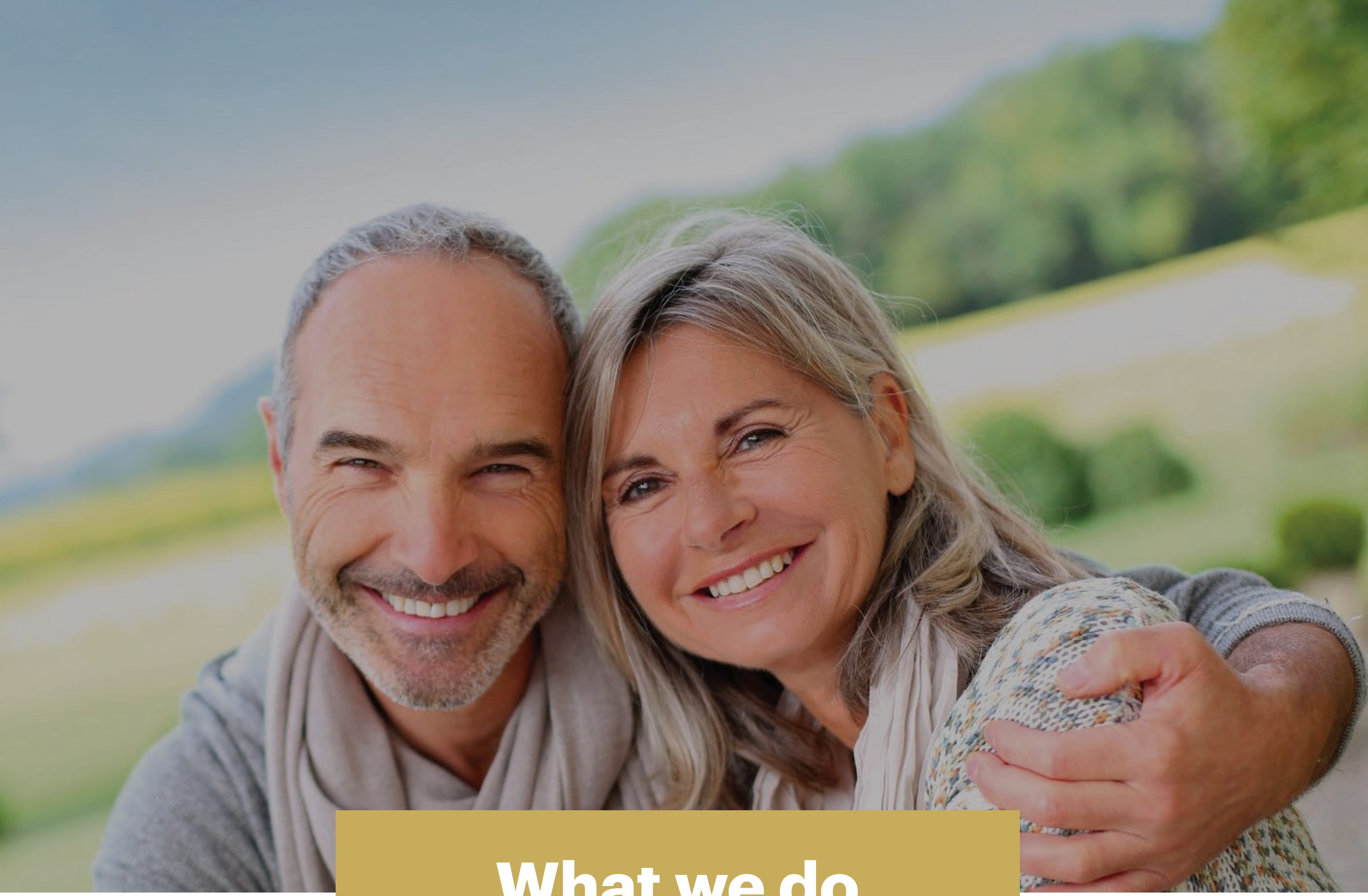
Our **Sales Team** is comprised of eleven energetic & top-of-the-line advisors who run client meetings and deliver consistent high-level service and advice day in and day out. The **Investment Team** consistently delivers over 5-year periods. There are 5 key players collaborating to manage the £1.4B we have in assets. They do research, analysis, strategy, and they produce the required investment returns. They communicate our investment philosophy and actions for our clients through live events, regular bulletins, and blogs, all produced in a timely manner. Simplicity is the key to their efficiency, and they are continually looking for new opportunities.

We have 7 experts on our **Marketing Team** who help create brand awareness in the marketplace. They manage events and run entertaining and effective campaigns to discover and connect with prospects. They're a highly energetic group of industry thought leaders in marketing, business, and financial planning who stay on top of evolving trends.

The **Financial Team** plays a critical role in ensuring that money is coming in and going out appropriately. They're responsible for accurate budgeting, forecasting, and analysis to ensure we are profitable and prepared for future growth. We have 48 team members who are **Client Managers,** serving as the first point of contact for clients. They take client calls, respond to queries, and write up meeting minutes. After an advisor creates a financial plan, the client manager delivers it.

We have a collaborative and common-sense approach throughout the whole business with regards to compliance, regulation and governance. Our **Compliance Team** maintains appropriate systems and controls to ensure effective risk management without putting unnecessary roadblocks in the way of achieving our goals.

And last, but not least, the engine that keeps us running daily, our **Operational Team,** includes our Receptionist, PA, Facilities Manager, Culture and HR Department, and IT Management.



What we do

We help people manage their finances so they can gain the financial freedom and the confidence to make better decisions and live their lives to the full.

We do this through Financial Planning and Cash Flow Modeling. Unlike most firms, we also provide Investment Returns in-house. We meet with clients to understand their goals, organise their portfolio, and create a strategy. Then, we help them execute their personalised plan. We also meet with them 1-4 times a year, depending on the complexity of their portfolio. We aim for a return of 5% above inflation on a rolling 5 year basis.

We are clear on who we serve and who we do not serve. We are not in the business of helping clients who wish to make huge returns with high-level risks. We work with people who want certainty around what they can and can't do. We take a collaborative approach to help clients gain the freedom to make the right choices. Our clients have worked hard to achieve the wealth and lifestyle they enjoy. They want safe investments when they retire so they can enjoy financial freedom to buy a second home, to travel, or to leave behind something for their children. They're looking for someone they can trust with their financial future, a professional with superior knowledge in financial services who will put their interests first and speak in a language they understand.

At Equilibrium, we help our clients navigate the pitfalls, find hidden charges, understand the risks, enlarge the small print, and put together a plan they can rely on. Clients feel confident working with us, knowing we have their best interests at heart.

Offices

We have a new office located in Handforth Dean. The space is modern, comfortable, and tidy. The environment feels light, with a feel-good vibe. Paintings line the walls and pots with fresh plants sit in meeting rooms and our team work area. Our brand colours are present throughout the office, always with a splash of pink.

When you walk in, a friendly team member greets you immediately and offers a frothy coffee with our logo on top and a seasonal treat. You hear chit chat and laughter coming from the common space, as well as the energetic hum of positive productivity and focus. You are escorted to a room with your name on the door. You sit down for a meeting with your advisor and they run through an easy-to-understand presentation that's up on the screen. They answer all your questions and you leave an hour later feeling like everything is in hand, knowing we're up to speed on your life circumstances, and most importantly, you leave feeling like you are an important person at Equilibrium.

Sales & marketing

Fifty percent of our clients come from referrals and live events. We've also dialed in our digital marketing strategy, which generates the other 50% of our clients. We use education-based marketing to engage with our audience & connect with prospects. We educate prospects on what they need to know about managing their money and planning for retirement, and we provide them with so much value that they happily convert to lifelong customers.

We are effectively leveraging paid advertising on social media and email marketing to attract prospects to the engaging webinar series we've created. This series walks prospects through our process, and it gives them a taste of what it's like to work with us. This gives them an opportunity to engage with us on a smaller scale before working with us in a larger capacity.

Media & awards

We are known as the friendly experts.

When you stop someone on the street in Cheshire and ask them who are the top 5 wealth managers, our name is the first one out of their mouth. We continue to rack up awards year after year. We've been named number 1 on The Sunday Times Best Companies To Work For. The press loves us and we continue to get requests for interviews as the growing thought leaders standing at the forefront of an evolving industry. We are featured in Business Desk and the Manchester Evening News. When we survey clients for the CX Awards, we get a 90% response rate and top ranking. Time and time again clients share that they love us because when they work with us, they feel that they matter, our customer service is exceptional, and we go above and beyond to make their lives better.

Giving back

We created the Equilibrium Foundation to share our good fortune and pay it forward. We give team members 3 days to participate in volunteer work and give back, if they choose to do so. In 2021, 70% of the team is taking their charity days. Each year, we donate £150K to the Foundation to help it grow. We also encourage clients to give and they now contribute £200K to our Foundation annually. We focus our efforts on providing resources and donating money to research to help the youth and elderly in the NW area.

Financials

Strong financials fuel growth and give us the power to reinvest in the business, team, clients, and the community. Our staff has grown to a total of 110 people. We have £1.4B in assets under management, 1,600 clients, and £14.5M in yearly revenue. Our new asset win is £166M, £105M of which comes from new clients. We have 277 clients with portfolios of £1M or more.

Why we do what we do

The work we do at Equilibrium is not simply about the success of one person or the success of a company. We don't just manage money. We help people gain financial freedom and the confidence to make better decisions, so they can create a bigger future.

We are catalysts for a positive, expanding impact.
When we empower a client to make a choice, to support a family member financially, to choose to gift a family member money, for example, that choice has a direct impact on the client. It has a direct impact on the receiver of the gift, an adult daughter who is struggling to pay the bills, working a job with a long commute because she needs the money. The simple yet generous gift enables her to lower her mortgage payments. This small change creates an opportunity. Since she no longer needs to bring in as much money, she can change her job so she can be closer to home and her children. A relatively modest amount for the giver makes a massive impact on the receiver.
It gives her the freedom to make different choices, to make better choices, which will in turn impact her children and their choices...

The work we do matters.
We cast the first stone, creating a positive difference that ripples through our business, impacts our team members and their families, spreads to our clients and their families, and expands to our larger community. As we continue to grow, this vision will serve as a reminder of who we are, where we're headed, and why. This document reflects our renewed commitment to serving each other and our clients, because it is the right thing to do.

We only go around once, so why not make it count?

Will you join us?

COLIN LAWSON
& GAYNOR RIGBY

EQUILIBRIUM