

# Why choose Wealth Genius

Clear transparent communications: Save yourself the headache. We explain everything in simple terms with the financial jargon.

### Goal focused-strategy:

We ensure your mortgage supports your long-term security and financial freedom. Building a home is more than just buying a house.



### Ongoing support:

A financial advisor is not just for Christmas! We're always on hand for any questions you have on your mortgage plan, and for further advice on any property investments you'd like to make.



### Full market access:

We do our research. We compare and assess options across the market, choosing the right options for your needs, complex or simple.



### About us:

Wealth Genius is a specialist financial planning firm. Our dedicated team have in-depth knowledge of the NHS pension system, and the careers paths of doctors, dentists, GPs and locums.

We are committed to delivering a personalized, face-to-face service.

We are part of the Quilter Financial Planning network, one of the UK's largest advice networks, dedicated since 2006 to helping clients secure their financial futures.

### Contact:

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Email: [support@WealthGenius.co.uk](mailto:support@WealthGenius.co.uk)  
Website: [www.WealthGenius.co.uk](http://www.WealthGenius.co.uk)

### Save Time:

We streamline the process, manage the paperwork and make sure you only need to focus on choosing the right option for you.

### Don't pay more than you need to:

We assess options across the market, and help you make a cost effective long term decision.

### Enjoy flexibility:

Working full time? We fit our hours around your busy schedule, meaning meetings when and where it suits you.

Disclaimer: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YPUR MORTGAGE.

### How we use your information:

For more information about how we process your personal data, see our privacy notice: <https://www.quilter.com/important-information/privacy-notice/appointed-representative-privacy-notice/>



### Dinesh Bharwani

FPS, MAP, MBA, STEP Member

Financial Planning Consultant,  
Dental & Medical Professionals  
Specialist



With over 15 years' experience in the Financial Services Industry, the majority has been spent delivering face-to-face advice and building long-term relationships with clients. Since joining Quilter Financial Advisers, I have worked with both personal and corporate clients providing tailored financial advice. I have attained a Fellowship in Financial Planning which means I have been able to develop expertise in Pension Planning, Investments, Protection, and Inheritance Tax Planning.



Mortgages

# Secure your home, unlock your future.



# Mortgages

## Ours Services

## Our approach

### Secure your home, unlock your future

Struggling to navigate the market? Haven't got a clue about loans and repayment rates? We help to make confident decisions at every stage of your financial life. Whether you're just getting on the ladder, looking to re-mortgage or are interested in investing in property.



### Buying your first home:

Securing a mortgage isn't just about getting the lowest rate. It's about finding a package that suits your income, lifestyle and future plans. We assess repayment versus interest-only options, fixed versus variable rates, and lender criteria in detail. We streamline the process, manage the paperwork, and negotiate the right terms.



### Remortgaging:

Remortgaging is a powerful way to reduce cost or capital. Whether your current deal is ending, you need extra money for home improvement, or you want to consolidate borrowing, we analyse many lenders to match you with the most suitable products.



### Mortgage protection:

So you've taken a mortgage on your dream house, but what happens if the worst should happen and you become seriously ill or die? Who will keep up the payments? Protection cover is essential. We analyse the market and source the right cover package, so you can rest assured that the doors to your future are always open.

### Buy-to-let:

Investing in property requires careful consideration. Lenders apply stricter stress tests and rental income criteria. Structuring finance correctly is key. We advise on individual versus company ownership, interest-only structures and portfolio landlord considerations, to help maximise your returns whilst managing risk.

Buying a house is a deeply personal, after all we start to fantasise about our dream house from childhood. At Wealth Genius, our process starts with you, understanding your unique needs, interests and ambitions.

Our rigorous advice process consists of four stage to deliver the right solutions for you.



**Understand** your goals, finances and existing plans.

**Plan** and research the right options and design strategy.

**Implement** your plan smoothly, saving you time and energy.

**Refine** your plan, so it's aligned with changes in the market and your life.

