



Secure your home, unlock your future

We help you make confident decisions at every stage of your financial life, whether you're just getting on the ladder, looking to remortgage or interested in investing in property.

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Secure your home, unlock your future

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

How we can help



Buying your first home

Finding a package that suits your income, lifestyle and future plans.



Remortgaging

Reducing cost or unlocking capital when your deal ends.



Buy-to-let

Structuring finance correctly for property investment.



Mortgage protection

Cover so your family can keep up with payments.



Buying and remortgaging



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 unlock 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.



What we weigh up for you

Repayment

versus **interest-only** options

Fixed

versus **variable** rates

Lenders

and their **criteria**, in detail

Investing and protecting



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.



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 with 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.

What we advise landlords on

Ownership

Individual versus
company ownership

Structure

Interest-only structures

Portfolio

Portfolio landlord
considerations

Our approach

Buying a house is deeply personal; after all, we start fantasising 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 4 stages to deliver the right solutions for you.



1

Understand

Your goals, finances and existing plans.

2

Plan

Research the right options and design a tailored strategy.

3

Implement

Put your plan in place smoothly, saving you time and energy.

4

Refine

Keep your plan aligned with changes in the market and your life.



Why choose Wealth Genius



Clear, transparent communication

Save yourself the headache. We explain everything in simple terms without 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 adviser 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.



The Wealth Genius guarantee

1

Save time

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

2

Don't pay more than you need to

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

3

Enjoy flexibility

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



Your home may be repossessed

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



Get in touch with Wealth Genius for expert, trusted guidance

Thank you for your time. For more information, scan the code or visit www.wealthgenius.co.uk.

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About us

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

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

Part of a wider network

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.

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