

CONSOLIDATING FINANCIAL SERVICES



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INTRODUCTION

WillU is a specialist financial services broker and risk management adviser.

We were founded in 2017 with the aim of making financial services easier and simpler for businesses and private clients.

We started as an investment business, but have grown our service offering to include commercial insurance, business protection, foreign exchange management, workplace pensions and employee benefits.

We focus on delivering personal, human advice, whilst leveraging the power of technology. In particular, WillU Wallet - a bespoke-built app that gives clients access to all their WillU services, policies and accounts, all in one place.





OUR VISION

To change the perception of financial services and become the **go-to broker and adviser** to businesses in the UK.

OUR MISSION

To help businesses simplify their financial services through **consolidation, technology** and **best-in-class advice**.

WORKING WITH WILLU

PARTNERING WITH WILLU IS DIFFERENT.

Our value proposition relies on providing the best possible service for clients, as we want to be their first point of call for several services.

We don't just want to service our clients across various products, we work in partnership with them to provide additional value and the best possible experience, including:

- Access to WillU events. Either in attendance or co-hosting events - helping to get you in front of our network.
- Clients gain free access to our rewards platforms.
- Direct access to dedicated relationship manager.
- Access to innovative solutions.

WILLU IN NUMBERS

Total clients

750+

Insurance clients

250+

General insurance GWP

£4m+

Transacted in FX

£1bn+

Funds under management

£40m+

Health insurance GWP

£2.8m

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OUR SERVICES



**WE OFFER A BESPOKE AND
TECHNOLOGY-LED APPROACH TO
CONSOLIDATING FINANCIAL SERVICES
FOR BUSINESSES AND INDIVIDUALS.**

WILLU WALLET



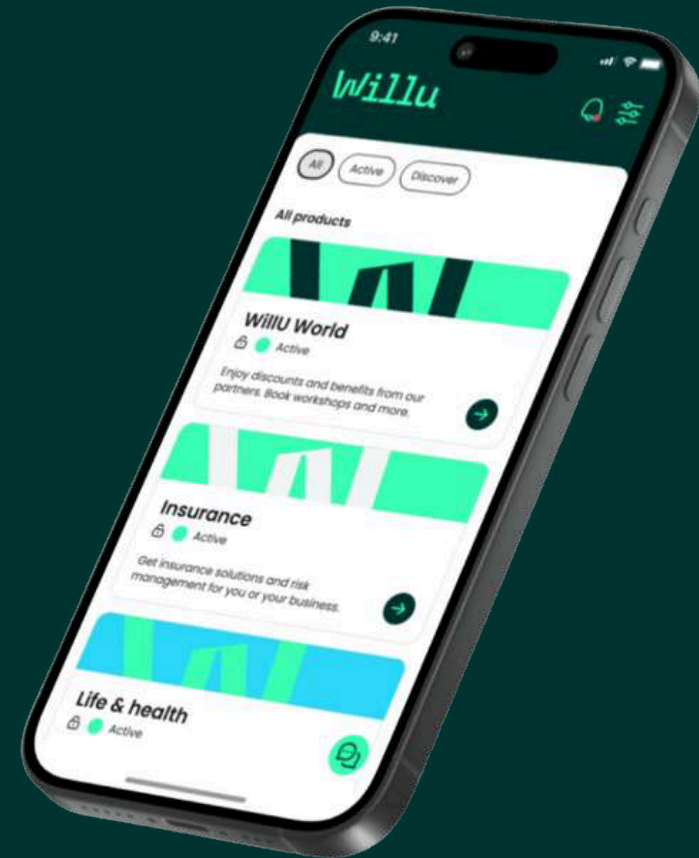
WillU Wallet is transforming the way businesses and individuals manage their financial services. The app brings all your personal financial tools and employee benefits & rewards together in one easy-to-use platform.

For employers, it means simplicity and control. All essential employee benefits are centralised in one place, from insurance cover notes and healthcare schedules to protection policies. HR teams and decision-makers can access critical data instantly, reducing admin and ensuring the right information is always at hand. Seamless integration with major HR systems also makes managing annual leave, sickness, and other processes effortless.

For employees, WillU Wallet puts everything they need in their pocket. They can view and update pensions, access insurance details, make claims directly, and manage workplace benefits through a single sign-on. Plus, every user unlocks free access to WillU World, our exclusive rewards platform offering discounts and promotions from over 250 leading brands.

Private clients can also use WillU Wallet to view and manage their insurance policies, investments, and foreign currency accounts with us.

As soon as a policy or account is opened, it's uploaded to the app - giving clients immediate visibility and control.



And the best part? WillU Wallet is free to clients using any other WillU service - making it not just a smarter solution, but also the most cost-effective employee benefits platform available.





BUSINESS & PERSONAL PROTECTION

We understand that safeguarding your business against unforeseen events is paramount to ensuring its longevity and success.

Many businesses could be vulnerable if they have inadequate protection strategies in place.

Our comprehensive business protection services are designed to mitigate risks and provide peace of mind for business owners and their teams.



Shareholder protection: this ensures that in the event of a shareholder's death or critical illness, the remaining shareholders can retain control by purchasing the affected shares, maintaining business continuity and control.



Key person cover: designed to protect your business from the financial impact of losing a key director or employee due to a long-term critical illness, ensuring financial security and stability.



Relevant life cover and death-in-service policies: policies that provide individual death-in-service benefits. These policies offer tax-efficient life insurance for employees and directors and can be offset against corporation tax.



Executive income protection: a policy that provides a monthly payment to an employer if the insured employee can't work due to illness or injury. The payments help to cover the cost of an employee's sick pay as well as National Insurance contributions and pension scheme contributions, on behalf of the employee.

At WillU, we're committed to safeguarding your business against uncertainties and ensuring its future.

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At WillU, we believe that if you look after your employees, they'll look after your customers and your business.

Offering group protection benefits is a way to make your employees feel both rewarded and supported. Providing you with a healthy, motivated and resilient workforce in return.

We can help you put the right group protection benefits in place to support your people whilst strengthening and providing value to your business. These include:



Group life insurance: pays a lump sum to an employee's family in the event of their death, providing financial security at a difficult time.



Group critical illness cover: offers financial support to employees diagnosed with a serious illness, helping them manage expenses and focus on recovery.



Group income protection: provides employees with a regular income if they are unable to work due to illness or injury, ensuring peace of mind for them and continuity for your business.

Your personal protection is just as important as protecting your business. We provide tailored advice to safeguard you and your family against life's uncertainties.



Term and whole of life insurance: ensuring financial support for your loved ones in the event of your death, whether for a set period or for life.



Critical illness cover: providing a lump sum if you are diagnosed with a serious illness, giving you the financial freedom to focus on recovery.



Income protection: offering a regular income if you're unable to work due to illness or injury, helping you maintain financial stability.



Mortgage protection: ensuring your home and family are secure by covering mortgage repayments should the worst happen.

Personal protection policies can also play an important role in estate planning. For instance, life insurance can help offset inheritance tax liabilities by providing a tax-free lump sum outside of your estate if written into Trust.

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INSURANCE

The right insurance broker doesn't just place policies - they bring clarity, confidence and real value. We act as your partner in navigating an often complex market, making sure you get the protection you need without paying for what you don't.



For corporate clients, we provide tailored commercial insurance designed to keep your business resilient. From protecting assets and employees to mitigating sector-specific risks, our brokers combine market expertise with a proactive approach - so your business is covered for where it is today, as well as where you want it to be in the future.



For private clients, our focus is on ensuring your lifestyle and personal assets are fully protected. We specialise in high-value homes, cars, and collections, along with comprehensive family and health cover. Every policy is bespoke, giving you peace of mind that the details are taken care of.

As an independent broker, we have access to a wide range of insurers, enabling us to negotiate the right cover at competitive rates. More importantly, we're on your side - providing expert advice, ongoing support, and a personal service that makes insurance straightforward.

By combining market expertise with genuine personal service, we help you feel secure, and supported.

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FOREIGN EXCHANGE

Simplified, strategic and secure foreign currency management

At WillU, we make foreign exchange simple, cost-effective, and tailored to your needs. Whether you're a business managing international payments or an individual transferring funds overseas, our FX team helps you move money with confidence.

Corporate

For corporate clients, we offer tailored solutions that support international payments, global payroll, and risk management. By working closely with your business, our specialists identify opportunities to protect margins, streamline operations, and manage volatility with confidence.

Individual

For private clients, we know that international transfers are often personal and time-sensitive. Our service makes international transfers straightforward, secure, and cost-effective. Whether you're purchasing overseas property, paying tuition fees abroad, or moving funds between countries, we ensure your money works harder with competitive exchange rates and efficient execution.

With us as your FX partner, you can expect more than just transactions. You gain access to a trusted adviser dedicated to helping you navigate the complexities of the global currency markets.

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HEALTH INSURANCE

We believe the right protection gives you peace of mind today and confidence for the future. That's why we work with both individuals and businesses to find life and health insurance solutions tailored to their needs.

For businesses

The right health insurance package can do more than protect your people – it can attract and retain top talent, reduce absenteeism, and show your employees that their wellbeing matters. We work with leading insurers to design cost-effective, flexible schemes that align with your company culture and goals, whether you're a growing SME or a larger organisation.

For individuals

We understand that every stage of life brings new priorities for you and your family. From private medical cover that ensures fast access to treatment, to life insurance and critical illness protection that safeguard your loved ones financially, we'll guide you through the options with clear, straightforward advice.

We're independent brokers, so our focus is always on you – matching your requirements with the most competitive and comprehensive cover available.

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Many of the health insurance policies and PMI schemes we broker also come with additional wellbeing benefits, such as:

- **24/7 virtual GP services**
- **Mental health support**
- **Wellness programmes**
- **Discounted gym memberships**
- **Health assessments and screenings**
- **Family and dependent coverage options**



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PERSONAL INVESTMENT

When it comes to investing, many people feel uncertain about where to begin or which options are right for them. We also know that choosing a financial adviser is a personal decision – one that requires trust, understanding, and a genuine connection. At Willu, we listen first, before tailoring strategies to your goals and guiding you with clarity every step of the way.

We address the common challenges of investing with a service built on:

- Transparent communication: clear, jargon-free explanations so you can make confident decisions.
- Client-centric advice: your goals drive everything we recommend.
- Prompt responsiveness: quick, reliable communication when you need it most.
- Educational support: complex concepts made simple, so you feel informed.
- Clear fees: straightforward and transparent, with no hidden charges.

The value we bring goes beyond advice:

- Customised strategies tailored to your goals and risk appetite.
- Diverse opportunities across both traditional and innovative investments to help strengthen and diversify your portfolio.
- Ongoing support through regular reviews and updates, ensuring your plan adapts as your life and ambitions evolve.

We'll always act as a trusted partner, dedicated to helping you grow and protect your financial future with confidence.

WORKPLACE PENSIONS

We understand that finding the right pension scheme for your business can be confusing. It's a time-consuming search to find a provider that meets all your auto-enrolment requirements, whilst also offering competitive charges for you and investment returns for your employees.

We have partnered with Smart Pension to provide our clients with a modern workplace pension scheme.

The scheme offers:



Value for money for employers with their low onboarding costs and annual management charges.



Fast scheme setup or transfer – schemes can be set up with Smart Pension shortly after receiving your employee information. If you're transferring a scheme, your new scheme can be setup within the notice period given to your previous provider so there's zero downtime.



APIs with all major payroll and accountancy providers so that you can make your employer contributions seamlessly and via salary sacrifice to save money on National Insurance contributions



A large number of investment green funds and bonds, whilst still delivering some of the highest investment returns of all workplace pension providers in the UK.



Access to retirement planning tools including tracing and consolidating old pensions, pension calculators and the option for employees to easily update their contributions.

WillU Wallet is fully integrated with the Smart Pension platform, so employees can access their scheme through the app at the touch of a button.

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WILLS & ESTATE PLANNING

Planning for the future isn't always easy to think about — but without a clear Will and estate plan, those you care about most could face stress, delay, and unnecessary costs.

We make estate planning simple, clear, and tailored to you. Our specialists take the time to understand your priorities, your family circumstances, and your assets before creating a plan that gives you complete confidence in the future.

- Professionally drafted Wills - ensuring your instructions are legally sound and crystal clear.
- Trust creation and management - to safeguard assets for children or vulnerable beneficiaries.
- Lasting Powers of Attorney (LPAs) - appointing people you trust to act for you if needed.
- Guidance on overseas assets - so your wishes are respected across multiple jurisdictions.
- Tax-efficient planning - using allowances, exemptions, and trusts to protect more of your wealth.

When you plan with WillU, you get more than just legal documents - you get:



Complete peace of mind - knowing everything is organised and your loved ones are looked after.



Efficient administration - reducing the time, cost, and stress of handling your estate.



Clarity for your family - avoiding confusion or disputes when it matters most.



A personal, discreet service - from experienced professionals who care about your legacy as much as you do.

KEEP IN TOUCH

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