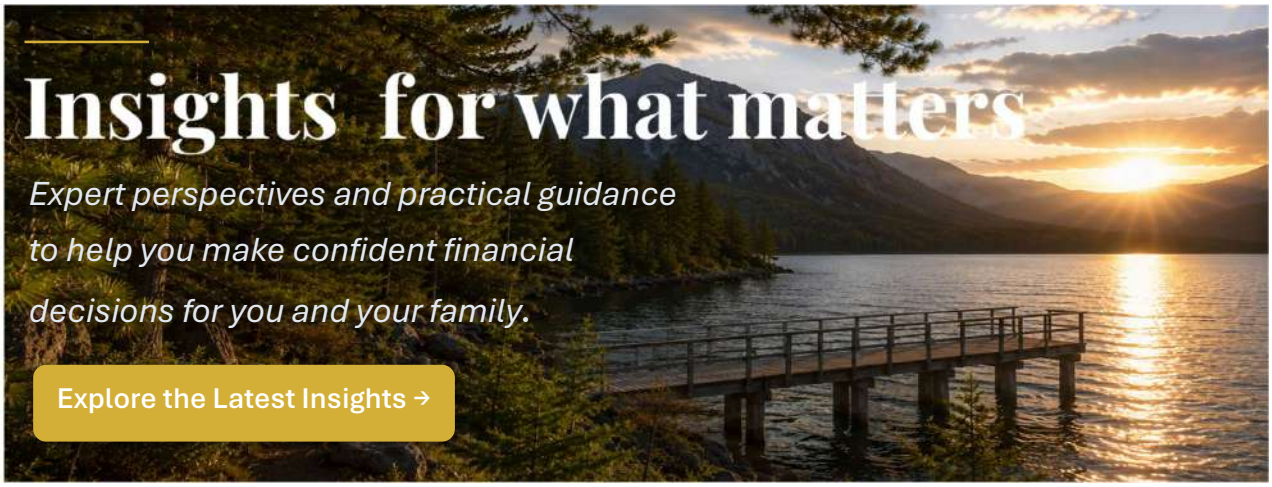


THIS EDITION'S HIGHLIGHTS

Why it's still important to have a Will

Many families assume everything automatically passes to a spouse. The reality can be more complicated

Understand the implications →

Social Media Isn't a Substitute for Financial Advice

Why relying on online "experts" could create costly mistakes for your financial future

See our perspective →

Putting Our Clients First

A closer look at the processes, oversight and accountability behind our advice

How we support clients →

CONVERSATIONS THAT MATTER

Planning Ahead: A Conversation with Cindy

Reflections on transition, trust, long-standing client relationships and what comes next after many years supporting our clients and colleagues

Read Cindy's story →

IN BRIEF: TEAM NEWS & UPDATES

Exam successes

Congratulations to our latest exam qualifiers

Team growing

Welcoming new talent across the business

Celebrating milestones

Recognising team achievements

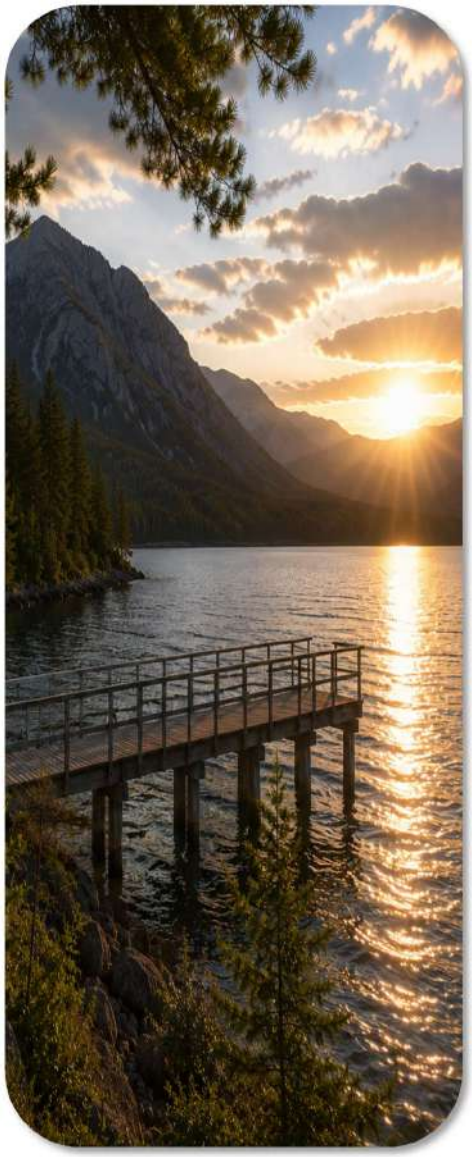
See all team updates →

Want the full detail?

Download the complete Summer 2026 newsletter (PDF) for in-depth insights and expert commentary.

Read the full newsletter →

Insights for What Matters Most



Expert perspectives and practical guidance to help you make confident financial decisions for you and your family.

Financial planning is rarely just about numbers. It's about protecting the people you care about, making informed decisions, avoiding unnecessary risk and having confidence that the arrangements around you are working as they should.

In this edition of Lewis News, we focus on some of the areas that can have a lasting impact you and your family.

We look at why having a valid Will remains important. It's easy to assume that everything will automatically pass to the right person, but the reality can be more complicated.

We also consider the growing influence of social media on financial decision-making. Online content can be useful for general awareness, but it is not a substitute for regulated, personalised financial advice.

Trust and accountability are also central themes in this edition. Our article on putting clients first explains how we govern, oversee and support the advice we provide. Good financial planning is not just about a recommendation at a single point in time. It is about ongoing care, review, challenge and responsibility.

Finally, we share a few team updates and a more personal story from within the Lewis Investment team. In our conversation with colleague Cindy Slade, we reflect on change, continuity and planning ahead.

We hope you find this edition helpful, practical and reassuring. As always, if anything raises a question about your own circumstances, please speak to your adviser. We are here to help you make confident decisions for yourself, your family and your future.

ESTATE PLANNING

Why It's important to have a Will

even if you're married or in a civil partnership

This article is for general information only and does not constitute legal advice.

Many people assume that if they're married or in a civil partnership, everything will automatically pass to their partner when they die. That isn't always the case.

If someone dies without a valid Will, the intestacy rules apply in England and Wales. Where there is a surviving spouse or civil partner and children, the partner does not automatically inherit the whole estate.

Instead, the spouse or civil partner receives personal possessions and a a **fixed sum from the estate**, known as the **statutory legacy**, currently **£322,000**.
Any value above this is split, **50% to the spouse or civil partner and 50% to the children.** This can mean children inherit immediately, even where the surviving partner expected to receive everything.

MARRIAGE AND CIVIL PARTNERSHIP CAN AFFECT YOUR WILL

A point many people don't realise is that getting married or entering into a civil partnership usually cancels any existing Will.

If no new Will is made afterwards, the intestacy rules apply instead. There is an exception where a Will is made in contemplation of a specific marriage or civil partnership, but this wording is often missing from older Wills.

OTHER ISSUES CAUSED BY NOT HAVING A WILL

Without a Will:

- Unmarried partners do not automatically inherit anything.
- There can be delays, uncertainty and family disputes
- There is no control over who manages your estate or who looks after children

- The law, not you, decides what happens

A Will ensures your wishes are clear and your partner is properly protected.

MYTH VS FACT

Myth: "If I'm married or in a civil partnership, my partner will inherit everything."
Fact: Without a Will, your partner may only inherit part of the estate, with the rest passing to children.
Myth: "My old Will still works after I get married."
Fact: Marriage or civil partnership usually cancels an existing Will unless it was written in contemplation of that event.

KEY THINGS TO CONSIDER

PROVIDE FOR LOVED ONES	PROTECT YOUR LEGACY	MINIMISE STRESS AND COSTS	KEEP IT UP TO DATE
Ensure the people you care about are taken care of.	Make sure your assets go to the right people.	Help reduce potential disputes and delays.	Review your will regularly, especially after life changes.

WHAT SHOULD YOU DO NOW?

If you are **married, in a civil partnership, or planning to be**, it's a good idea to:

- Check whether you already have a Will
- Review it after major life events such as marriage, children or buying property
- Take advice if you're unsure whether your current Will still reflects your wishes

A short review now can prevent confusion, delay and unintended outcomes later.

Why not take advantage of **Free Wills Month**, which runs in **March and October** each year? Participating charities work with local solicitors to offer eligible individuals the opportunity to have a simple Will written or updated free of charge - if you're interested, simply search **"Free Wills Month"** online and make an enquiry to see if you qualify.

We can work with you and your legal adviser to help ensure your Will reflects your wishes and your current circumstances.

FINANCIAL WELLBEING

Social media Isn't a Substitute for Financial Advice

Financial content is everywhere on social media.

From "top investments to buy now" to "easy passive income ideas", it's never been easier to access information about investing.

And while that can be a helpful starting point, it's important to understand its limitations.

THE REALITY BEHIND ONLINE CONTENT

Much of what you see online:

- Isn't regulated
- Isn't tailored to your circumstances
- Doesn't always fully explain the risks

Short-form content is designed to engage, not to give a complete picture. That means key factors like risk, time horizon and suitability are often simplified or missed entirely.

WHY IT MATTERS

Investing isn't one-size-fits-all.

The right approach depends on your goals, your time horizon, your attitude to risk, and your wider financial position. Without that context, even a well-performing investment could be the wrong choice.

That's why lists like "top funds to buy now" aren't advice, they're general information at best.

INFORMATION VS ADVICE

It's also important to understand the difference between:

Information – general facts
Guidance – broad ideas to consider
Advice – personalised recommendations based on your circumstances

Only regulated advice looks at the full picture and provides accountability.

THE RISKS OF ONLINE "ADVICE"

NOT REGULATED	NOT PERSONAL	FOCUSED ON ATTENTION	POTENTIAL FOR COSTLY MISTAKES
Most online content is not subject to regulation or oversight.	Advice that isn't tailored to you may not suit your circumstances.	Content is often designed to attract views and not protect your finances.	Following the wrong advice can have long-term financial consequences.

WHY WE'RE NOT THE LOUDEST VOICE

You may have noticed, we're not the most active or attention-grabbing voice on social media.

That's deliberate.

Not because we don't see the value in sharing ideas, but because real financial advice doesn't come from soundbites, trends, or generic lists.

It comes from understanding you - your situation, your goals and what really matters.

A MORE INFORMED APPROACH

Social media can be a useful tool for learning.

But it shouldn't replace proper, personalised financial advice - especially when making important decisions.

IF YOU'RE UNSURE, ASK

If you've seen something online and aren't sure how it applies to you, it's always worth having a conversation.

We're always here to help you make sense of it; clearly, carefully, and in the context of your own financial plan.

Always speak to a qualified financial adviser who can provide regulated, personal advice based on your needs – not algorithms.

OUR COMMITMENT

Putting Our Clients First: How we Govern, Oversee and Support You

Strong governance underpins how we serve our clients. In simple terms, it means having the right oversight, accountability and processes in place to ensure we consistently act in your best interests.

We are committed to the principles of the Consumer Duty and to delivering good outcomes for the people who place their trust in us. This means regularly reviewing how we operate, the advice we provide and whether our services continue to meet our clients' needs.

Our leadership team oversees this through ongoing review and challenge. We monitor the quality of advice, assess client outcomes and consider whether our services continue to represent fair value. Where improvements are needed, we take action. This helps ensure our approach remains aligned with both regulatory expectations and, most importantly, the needs of our clients.

Fair value is a key part of this responsibility. We regularly assess whether the cost of our services is appropriate for the advice, expertise and ongoing support we provide. Transparency and clarity are central to this process so clients understand the value they receive.

We also recognise that financial decisions often take place alongside wider life circumstances. At times, clients may experience situations that make financial matters more difficult — whether due to health issues, bereavement, life changes, financial pressure, or simply needing additional support.

Supporting clients who may be experiencing vulnerability is an important part of our duty of care. Our team is trained to recognise when additional support may be needed and to respond with patience, understanding and flexibility. This may include adapting how we communicate, allowing more time for decisions, or involving trusted family members where appropriate.

We also recognise that, despite our best efforts, we may not always get everything right. When issues arise, we take them seriously, review what happened and learn

from the experience so we can continue to improve.

Our clients are the foundation of our business. By maintaining strong oversight, focusing on fair value and supporting those who may need additional help, we aim to provide a service that is professional, responsible and built on genuine care.

Thank you for the trust you place in us

OUR APPROACH			
STRONG GOVERNANCE	ONGOING OVERSIGHT	INDEPENDENT CHALLENGE	COMMITMENT TO YOU
We follow strict policies and regulatory standards.	Advice and processes are regularly reviewed and monitored.	We challenge assumptions to ensure the right outcomes for you.	Guided by your goals. Built on long-term relationships.

We are authorised and regulated by the Financial Conduct Authority.
Your financial wellbeing is at the heart of everything we do.

Is It Time to Review Your Mortgage?

Mortgage rates continue to shift as lenders react to changes in Bank of England expectations and wider market conditions. With products being repriced regularly, now is a good time for homeowners, buyers and those coming to the end of a fixed rate to review their options.

If you'd like to understand what's available and whether you could secure a better deal, why not speak to our mortgage team today?

Jo Morris

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Izzy Garvey

CONVERSATIONS THAT MATTER

A Conversation with Cindy on Change, Trust and what comes Next

As many of our clients and colleagues will know, Cindy has become a cornerstone of our Employee Benefits Team since joining us in April 2021. As she begins an exciting new chapter - stepping back and gradually moving into retirement - we sat down with her and her financial adviser, our own Howard Pearce, to reflect on the journey so far, and the planning that's made it possible.

Interviewer: Cindy, you've been such an important part of the team. How does it feel to be entering this new phase?

Cindy: It's a mix of emotions, if I'm honest. I've loved my role and working with our clients - it's been incredibly rewarding. But I've also always believed in planning ahead, both professionally and personally. This move has been on the cards for quite some time, so it feels like a natural next step rather than a sudden change.

Interviewer: You mention planning ahead - this is something you've clearly taken seriously?

HOWARD PEARCE, CINDY SLADE & THERESA OSBORNE

Cindy: Absolutely. From the moment I joined, I was already thinking about the long term. Not just for myself, but for our clients too. It was really important to me that when I did step back, there would be a smooth transition and no disruption to the service people are used to.

Howard: And that's exactly how Cindy approached her personal financial planning as well. She didn't leave things to chance - she engaged early, reviewed regularly, and made adjustments over time. That kind of consistency really pays off.

Interviewer: What did that planning process look like in practice?

Howard: It started with understanding Cindy's goals -not just numbers, but lifestyle. What did she want retirement to look like? When did she want flexibility? From there, we built a plan that balanced

security with freedom. Over time, we refined it as circumstances changed.

Cindy: I think that's the key point—it's not a one-off exercise. Life changes, priorities shift, and your plans need to reflect that. Having someone I trust to guide me through those decisions has made all the difference.

Interviewer: That relationship seems important.

Cindy: Very much so. It's about trust and continuity - quite similar to how we work with our own clients. You want someone who understands you, who listens, and who can give you confidence in your decisions. That's what I've had, and I don't take that for granted.

Interviewer: And now, as you step back, what are you most looking forward to?

Cindy: More time, definitely - and a bit of adventure! My camper van is ready, and I'm planning to spend more time travelling, exploring new places at my own pace. It's something I've been looking forward to for years.

Interviewer: That sounds wonderful. And just to reassure everyone—you're not disappearing completely?

Cindy (laughs): No, not just yet! I'll still be around, supporting the team and providing cover for Theresa where needed. It was really important to me to stay connected and help ensure continuity.

Interviewer: That brings us nicely to succession planning. You've been very proactive in this area.

Cindy: Yes, because our clients deserve consistency. We started planning early to make sure everything was in place and I've worked closely with the team to ensure a smooth handover. I'm confident that clients will continue to receive the same level of care and service.

Howard: It's a great example of applying the same principles professionally and personally planning early, communicating clearly and putting the right structures in place.

Interviewer: Finally, what advice would you give to others thinking about their own future planning?

Cindy: Start earlier than you think you need to. And don't just focus on the numbers—think about what you actually want your life to look like. Then find people you trust to help you get there.

Interviewer: Cindy, thank you and we're very glad we're not saying goodbye just yet.

TEAM NEWS

We are Proud of our Team and are excited to share the latest updates

FAREWELL & HAPPY RETIREMENT

Sadly, we said a fond farewell to two valued members of our reception team, Vanessa and Teresa, who have both now retired.

Vanessa left us last year, followed by Teresa in February. Between them, they brought many years of warmth, professionalism and support to our clients and colleagues, and they will be greatly missed by everyone at Lewis Investment.

We would like to thank them both for all their hard work and dedication over the years and wish them a long, happy and well-deserved retirement.

WELCOME TO THE TEAM

We are delighted to welcome several new members to Lewis Investment:

- Anne-Marie Clay, who joins our reception team
- George Walker, who joins our finance team
- Imogen Lyons-Clark, who joins our adviser support team

We look forward to them all becoming familiar faces to our clients and valued members of the team in the years ahead.

WORK ANNIVERSARIES

Congratulations to Mel Robinson on celebrating 10 years with Lewis Investment.
Thank you for your dedication, hard work and contribution over the last decade — and here's to the next 10 years!

We also congratulate Jo Morris on reaching an incredible 20 years with the business.

Thank you for your continued commitment, loyalty and contribution over the past two decades.

PROFESSIONAL DEVELOPMENT & EXAM SUCCESSES

We are proud to recognise the continued professional development of our team members as they expand their knowledge and expertise.

Congratulations to:

- Imogen Clark-Lines on passing RO2 - Investment Principles and Risk and R03 Personal Taxation
- Lucy Janson on passing RO3 - Personal Taxation
- Theresa Osborne on passing IF7 - Health Insurance Products
- Richard Phelps on passing AF4 - Investment Planning exam.

Well done to everyone on these fantastic achievements and their continued commitment to professional development.

UGANDA MISSION UPDATE

We are very pleased to share that Jonathan, his wife and children have now safely returned home following their Uganda mission - full of stories, grateful for the experience and, reassuringly, all still in one piece.

From outreach visits and teaching to farm work and supporting local communities, the trip proved both rewarding and deeply memorable for the whole family.

It also appears that Mission Miles served its purpose well, although the family were relieved to discover that Uganda involved considerably less rain than their original British training walks.

The Calvert family would like to thank everyone who followed their journey, offered encouragement and supported the project along the way.

Thank you to our team for your continued commitment, care and professionalism.

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