FIVE STARS WEALTH

We offer investment management and comprehensive financial advice to expatriates living in France

Five Stars Wealth, founded in 2001, is a financial services company specialising in the provision of financial planning solutions to individuals and professionals.

Our services

Wealth planning and management in France is structured through professional organisations who protect the interests of member companies and their clients.

Five Stars Wealth is licensed to act as an insurance broker, a direct sales agent and investment adviser, thus providing a multitude of services and products in response to your needs:

- **Financial planning** - strategic advice enabling you to structure and safeguard your wealth;
- **Lump sum and regular savings investments** including all French variants such as « Assurance Vie, contrat de capitalisation, Plan d'Epargne Actions (PEA), compte titres, French Retirement Savings Plan (PER) » ;
- **Investments** across a wide range of platforms and companies with access to a large selection of investment vehicules including stocks, bonds, mutual funds, French property funds (SCI, SCPI and OPCI), alternative investments and exchange traded funds ;
- **Portfolio management**;
- **Retirement Planning**;
- **Tax Planning advice** specifically with regard to cross border succession issues and internationally;
- **Advice with regard to family protection issues** and school and university fee savings/financing;
- **Risk Planning** (insurance) - advice on health cover, protection cover and social security;
- **Advice on property –** we specialise in commercial property investments in France which can offer fiscal planning opportunities.

Our Financial Planning Process

The following is a summary of our six stage process:

1. Presentation: at first contact we will provide you with a description of our company including the compliance regulations to which we adhere, consumer protection and our terms and conditions of business.

2. Gathering the data: next we will conduct a thorough evaluation of your current financial status. Together we will identify your financial and personal objectives taking into account your main areas of concern. We will also discuss your time horizon, liquidity needs and attitude to risk.

3. A formal relationship: our letter of engagement will set out our joint aims and establish our commercial relationship. This letter will form the base of our agreement, its terms and its costs. Flexibility is key; we can offer advice on all aspects of your wealth planning or on specific aspects as chosen by you.

4. Development and presentation of the financial plan: having carried out a thorough analysis of your situation and objectives, we will be able to present to you a financial plan that will meet your specific needs. We will discuss our report with you addressing any specific concerns you may have and, if appropriate, compare your current invested position with our analysis.

5. Implementation of the strategy: once you have agreed to the financial plan we will work with you to implement it within the agreed time frame.

6. An ongoing process: we will carry out regular reviews of your financial plan, taking life changes into account and ensuring that your investments remain well-positioned to meet your goals.

Can we help?

If you would like to speak to someone directly or have any questions, please feel free to contact us by phone at **+33(0)4 50 95 03 66** or via email to **contact@5starswealth.com.**