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**2024 Gem FS Ltd Newsletter**

We know that the past two years have been tough and stressful for many of you, as you face the rising cost of living, soaring inflation and the global turmoil that affects people in different parts of the world. That's why we want to assure you that we are here to help you with your financial needs and goals, and to keep your plans on track.

Our website is a great resource for you to access useful information and tips, as well as tools and calculators that you can use. If you haven't checked it out yet, please visit **www.gemfsltd.co.uk** and see what we have to offer.

We are also excited to share with you that our Client Relationship Management (CRM) system, which allows you to view and upload documents, update your personal details, and complete Attitude to Risk questionnaires is now up and running. If you are interested in this feature, please contact us and we will activate your account.

We also want to congratulate Danielle on becoming a fully qualified Wealth Adviser. As our business grows and we serve more clients, Danielle will be the new point of contact for some of you. You will receive a letter soon to arrange a time for her to introduce herself.

We have also hired a Paraplanner, Mr Simon Uings, who will be doing a lot of background work and dealing with cash flow forecasts for clients who need them. If you think this service would benefit you, please give us a call.

We are also looking for someone to take charge of our administration. If you or anyone you know is looking for a new challenge or a career change and lives in or near the Amesbury area, please let us know as we are eager to fill this position.

If you or any of your friends and family need any financial advice or assistance, please contact us and we will be happy to help.

We hope to see or talk to you soon in 2024.