INVESTMENTS • ADVICE • PLANNING

FOCUS ON Financial Planning

Our financial planning team have a wealth of experience in providing bespoke planning solutions to help you to achieve both your short and longer term financial objectives.

All of our advisers are truly independent, ensuring that they access the most suitable arrangements to meet your individual needs and, where appropriate, will work hand in hand with our team of highly experienced discretionary investment managers, to provide an all encompassing wealth management service.

An initial meeting with an adviser is at our cost, during which we will carry out a précis of your circumstances and requirements. From then on, all fees will be completely transparent and agreed with you in advance, with any initial fees agreed commensurate with the complexity of any work to be undertaken.

Where appropriate, your selected adviser will liaise with your solicitor and/or accountant to provide a fully integrated service.

Our experienced financial planners can cater for all requirements, ranging from relatively simple life assurance arrangements, savings and pension plans, through to fully holistic financial plans, incorporating all aspects of your finances up to retirement and beyond.

Helping you achieve your goals

Many people have dreams and aspirations regarding how they would like to live their life, or what they would like to be able to achieve at some point in the future. Our hectic, modern lifestyles make such planning all the more important and so having someone to help organise these life goals could be both important and provide you with real peace of mind.

Being able to take stock of where you are now and understanding where you are heading provides an invaluable insight, helping you to ‘keep on track’ and make any necessary adjustments over time. It is not all about financial products and it is not a set process. Financial planning is about you and how we can help you to achieve your life goals - there is no ‘one size fits all’ solution.

Life is never straightforward and, whilst advice may be provided on an ad-hoc basis, we provide most of our clients with an ongoing service to ensure that they remain on target to meet their agreed financial objectives, whilst being flexible enough to adapt to the inevitable changes that may arise.
If you are looking for informed, impartial and comprehensive financial advice, we believe that you need look no further.

Now, for tomorrow

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Investments

Unit Trusts/OEICs

Investment Trusts

Investment Bonds

Tax Planning

ISAs

VCTs/EIS

Inheritance Tax Planning

Retirement Planning

SIPPs/SSAS

Personal Pensions

Income draw down

Protection

Family/Mortgage Protection

Inheritance Tax Cover

Business Protection

Key Risks

The value of an investment and the income generated from it can go down as well as up, and is not guaranteed, therefore you may not get back the amount originally invested. This leaflet is for general information only and is not intended to be individual investment advice.

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