

What do we do?

For some it is a 'financial GP' and 'hand-holding' service. For others it is perhaps a second opinion. Some people find money worrying but with our help they can overcome their fears. We:

- Help people live the lives they want, within their financial resources. We encourage and support change, for example moving from a well-paid but unfulfilling occupation to a more satisfying career; spending more time with family; traveling; philanthropy.
- Create a financial plan to achieve your objectives.
- Keep everything on the right track through our Stewardship Service.
- Arrange investments and financial products to achieve the financial plan.
- Are proactive. For example if a change in law affects your will we instigate the appropriate changes.



We don't take on one-off projects such as school fee planning or pensions, although we do advise on them as part of a financial plan. We don't think any one subject should be treated separately.

How do we do it?

We establish what you and your family want to achieve with your lives and devise a financial plan around this.

We take into account:

- Income and expenditure (current and projected future). Is there a shortfall or surplus?



- Lifetime cash flow forecast: How much capital you need for the rest of your life, taking into account factors such as earnings and pensions, potential inheritances and downsizing home in retirement. This helps you make lifestyle decisions such as whether you can afford to change to a more enjoyable career (many people do not enjoy what they do and find it difficult to change direction) or give money to your family.

If there is a shortfall we establish how much you need to save or we can help you work out how much you should reduce your expenditure by. You will then know the direction your finances are going and be in control of your future.

- Protection/insurance: for example, do you have too much or too little life cover and is it the right type? Should it be in trust?



- Education: how much will it cost, including university, and how best to pay for it? Do you want to help fund grandchildren's education?
- Investments: are they suitable? Are they likely to achieve what you need? Are they benchmarked to a stock market index or (more realistically) to cost of living increases? Are they only with one manager (risky and poor diversification)? Is the risk sensible?
- Banking and cash management - does your bank provide a good service? Are their rates competitive? Is your money secure?



- Wills and inheritance tax (IHT) planning: a well thought-out will ensures your money goes to the right people at the right time. Trusts can provide protection against divorce/profligacy or bankruptcy. Would you like your family to inherit as much as possible or do you want to pass on a particular asset, for example, an art collection or an estate? IHT should be part of an overall plan.
- Planning for future generations. This is part of IHT planning but looks at how families best deal with money passed down to them.



- The most suitable type of mortgage or financing.



- When to take pension benefits? Should you take tax-free cash, buy an annuity or opt for drawdown? What if your pensions exceed the lifetime allowance?
- Setting up charities or foundations and getting family involved.

Working with other advisers

We are happy to work with your existing advisers such as solicitor, accountant, IFA and investment adviser. We can provide our own contacts if required.

Family members

We can liaise/work with other family members for example a widow/er may want their children to be involved.