

Who do we suit? (and who we probably won't suit!)



We suit those who:

- Are very busy and want to delegate decisions but wish to remain in control. In effect you are the chairman, we are your chief executive.
- Prefer a structure to their finances and can live within a budget.
- Over the years have collected various investments, financial products, pensions, tax schemes, life policies, bank accounts, wills and trusts (and family members!) and want a financial plan to bring them all together.



- Are organised but want a second opinion/sounding board.
- Need independent investment advice to suit their objectives and tolerance to risk.
- Are retired or financially independent and want to get on with their lives knowing their finances are well looked after.

- Prefer to manage their own financial affairs but are concerned their spouse or partner will not be able to manage if they become a widow(er). They see the benefit in finding a family adviser now.
- Are accumulating assets and want a plan to follow.
- Are recently divorced or bereaved and want our help with their finances knowing that we are independent, impartial and have been doing this for many years.

We probably won't suit those who:

- Find it difficult to delegate.
- Can't live within a budget.
- Want to take high risks. Higher returns don't always follow. It is difficult to maintain a financial plan with volatile investments.



- Exclude their spouse/partner from decisions. This doesn't mean they need to be involved with the details of finances and investments. But their opinions about personal and family objectives are essential for the plan. We need to hear them firsthand.
- Can't find the time to spend on their finances (it is usually a question of priorities rather than being too busy).
- Aren't able to make decisions or complete paperwork in reasonable time.

