

# WHY WORK WITH A FINANCIAL ADVISER?





# BUILDING TRUST AND CONFIDENCE IN YOUR FINANCIAL FUTURE



Our combination of inspirational lifestyle planning, expert financial advice and exceptional client service aims to enrich your life – both now, and in the future.

## Introduction

There are many areas in which we, as your financial adviser, can add value to you. From protecting your young family, through to growing your wealth, drawing an income, and enjoying your later life, there are many areas that we can support and help you. If your circumstances change along with your financial journey, for better or for worse, we are there to support you.

We are more than happy to answer any questions you might have surrounding your financial situation, or that of your family and friends.

## Our key areas of service include:

- Holistic Financial Planning
- Investment Planning
- Mortgages
- Retirement Planning
- Personal and Business Protection
- Pension Planning
- Workplace Pensions
- Tax Planning
- Financial Advice for Business



# PROVIDING ADDED VALUE

## 1. Goals and Planning

When Alice (in Alice in Wonderland) asks the Cheshire Cat, “Would you tell me, please which way I ought to go from here?” The Cat replies, “That depends a good deal on where you want to get to”. It is the same for all of us – the first stage in achieving your long term financial goals is to establish exactly what those are.

This is a key area of our expertise, and we can help discuss, plan, and agree a detailed and realistic plan for your financial future. By asking you questions in a relaxed but structured way, we help you understand risks and opportunities to subsequently build a clear plan for your future. Without a long term plan, your finances are unlikely to head in the right direction. Our job is to provide you with exemplary financial advice to give you confidence for the future.

Most people find it hard (or impossible) to project returns, costs, inflation, and their income needs into the future. Twinned with our expertise, we utilise technology that can illustrate this for you. Building a picture of your future that is aligned to your goals and strategy, can help you analyse how your plan is progressing.

## 2. Strategic Financial Planning

Humans have evolved to survive over many thousands of years. Unfortunately, some have also learned some bad habits and biases in the process. Many of them they are not even aware of. They buy high and sell low, valuing the short term more than the long term, holding onto fallen investments.

Our role is to ensure that you do not become one of these people, advising you on a financial strategy that avoids these

Attitude to risk is as personal as your fingerprint. Our advisers tailor their services to meet your own specific requirements, based on your preferred level of risk and capacity for loss.

mistakes and guides you to a better future.

Research shows that investors may be losing up to 2% per year by falling into common traps – we can assist you in avoiding these.

*(Source: The Value Advice Tree, Synaptice Software)*

Holding your hand through difficult times - divorce, death, redundancy, business sales, and making wills are all stressful events. We have experience, expertise, and understanding to assist and advise you through them. We are there when you need us most.

### 3. Investment Oversight

“Don’t put all your eggs in one basket.” A well diversified portfolio can deliver the returns that you seek with a lower amount of risk. We use a structured advice process and

holistic financial strategy to help you achieve the returns you need; within the risk tolerance you have identified from our goal planning process.

Reducing costs and boosting efficiency can compound up to create big differences over the years. We have access to a large number of financial providers and platforms that offer us preferential rates across their product range.

We have excellent relationships with industry leading platform providers that can add real value and make portfolio management easier. Any of the platforms that we offer to our clients are subject to a strict initial and ongoing due diligence process, ensuring that the platform remains financially beneficial and operating effectively for you.





# UNWAVERING COMMITMENT TO YOU



## 4. Risk Assessment and Management

Risk is a complex subject with many dimensions – we will help you navigate and understand risk to ensure the solutions we recommend meet your needs. We use our expertise, structured questions, and a conversation to guide you to a solution that meets your needs and objectives in a way you understand.

Prior to providing advice, we will assess your financial needs, consider your objectives and discuss your preferred level of risk. Our Independent Financial Advisers source solutions from the whole of market to deliver personal recommendations aligned to the requirements of each individual client.

We pride ourselves on the personalised service we offer, that drives the traditional values our clients and colleagues continue to cherish.

## 5. Tax Planning

We make sure that we use all applicable tax relief and allowances each year – thus helping your money grow more efficiently. Tax planning can start at the early stages of life with a Junior ISA for younger generations, right through to Inheritance Tax and Capital Gains tax planning.

Student debt and rising house prices have put huge pressures on the next generation. It is little surprise that parents and grandparents want to help, however, it is important to understand as part of your financial plan, the most effective and secure route to do so. How do you gift but retain family control? What are the tax implications of gifts or house purchases? We can help with all these questions to provide the confidence and value you seek.

Using simple trusts, wills, and other strategies we can make sure your money ends up in the hands of the people you want when you want. Poor planning can see up to 40% of your hard-earned savings or life assurance paid to the tax man. We give you confidence that your wishes are met, your loved ones are protected, and your business is secured.



# SUPPORTING YOU THROUGH THE KEY STAGES OF YOUR LIFE





Integrity365 has a holistic approach to financial planning. From the early days of mortgages, protection, investments and lump sum decisions, through to retirement and later life planning, we are here to support you.

## 6. Confidence Building

We can spot opportunities. Understanding your objectives allows us to be alert to opportunities – new products, new tax freedoms, better strategies. We are your eyes and ears in the ever-changing financial markets. Once we have established your risk profile, we manage and review your investments to make sure these are aligned to your overall financial strategy over the months and years to come. We assess your risk profile regularly along with the risk of your portfolio to make sure they remain aligned to your goals.

The freedom to draw your pension benefits how you wish was introduced in 2015. Initially they were trumpeted as offering great choice for consumers. However, over time it has become clear that planning and managing income from a pension pot, that may need to last 35

years or more, is far more complex than initially thought. Understanding risk and asset class returns vs inflation; establishing a sustainable withdrawal rate; managing life and health longevity; and planning cashflow over four decades is well beyond most investors – especially as they move into later life. We will simplify the process for you, and be with you for the long run.

We have built our expertise over many years and are fully qualified financial advisers who are regulated by the Financial Conduct Authority (FCA). In addition, we have a Statement of Professional Standing (SPS) issued by an independent professional standards body and we are required to maintain minimum standards, including conducting regular Continuing Professional Development (CPD). Keeping up to date with all financial matters allows us to provide you with the best possible advice.

# WHERE TO GO FROM HERE



We will advise you on the most appropriate solutions to meet your own unique objectives. Get in touch with our Independent Financial Advisers to start your financial planning journey with us at Integrity365.

Whether you, a friend, colleague or family member have an initial query, a question on an investment, or would like to arrange a meeting, feel free to get in touch.

Our highly experienced Independent Financial Advisers are here to assist and support you through your financial planning journey.

#### Get in touch:



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This document is intended for information purposes only and in no circumstances should be taken as advice. If you do require personal financial advice please contact your financial advisers.

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