SMARTER FINANCIAL PLANNING

An Introduction to Smarter Financial Planning

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Welcome to Smarter Financial Planning

Welcome to Smarter Financial Planning. Whether you've been recommended or have found us independently, we'd like to thank you for reading this and hope the following pages explain how we can help you.

We support people who are looking to achieve clarity, confidence and comfort around their money, as well as stress-free, well-organised financial affairs.

We understand how money issues can lead to anxiety, confusion and distrust.

You need someone who can explain what's right for you. Someone who'll translate the jargon, clarify your options and help you to move forward.

That's what we do.

We'll help you to put 'life' into your money: to help you live the life you want to live, and to keep living it, without worrying about running out of money.

We do that by finding out about your goals and dreams for the future and creating a financial plan to support them.

Together we'll help you to implement it, and meet regularly to keep it on track, whatever may happen.

> "Success, for me, is seeing long-term clients realise their career transition, retirement or other longer-term plans through the prudent financial planning we have put into place together."

My experience from over 25 years has equipped me with substantial technical skills and knowledge; my approach is to understand individual needs and priorities and to create bespoke solutions. Rather than a 'one-size-fits-all' approach, I will always explore the full spectrum of possibilities to achieve the best outcomes for my clients.

Planning, and specifically in response to actual or potential change in personal and professional circumstances, is often an alien, threatening or overwhelming prospect for busy people with little insight into financial products and services. My knowledge of the issues that can be faced, as well as the risks associated with a 'do nothing' approach, forms the basis of many of my client relationships. I empathise and inspire trust but am also practical and focussed on helping individuals to move forward.

Success, for me, is seeing long-term clients realise their career transition, retirement or other longer-term plans through the prudent financial planning we have put into place together. I have particular expertise working with the education sector and a background that equips me to work with individuals, employers and other entities from a range of industries.

The Benefits of Advice

As professionally qualified advisers…

- We create a clear plan for your financial future – so you know where your wealth is taking you.
- We are experienced in dealing with difficult times – divorce, death, business sale – and can help to support you.
- We stay up-to-date with tax rules – which means we can help maximise the tax effectiveness of your investments.
- Using cutting-edge technology we can accurately assess your risk level – and make sure your portfolio meets your short-term and long-term needs.
- We have a robust investment process – designed to keep you on track and avoid making the expensive mistakes of many investors.
- We can help ensure your investments have maximum cover under compensation schemes – so the risk of loss is lower.
- Using well diversified portfolios (not all your eggs in one basket) we can help reduce risk and boost returns for your portfolio.
- We screen the whole market of investment products (over 9,000) to find the best range of options to meet your needs – saving you time and money.
- Our rebalancing process helps ensure your investments stay on track – not too hot, not too cold.
- Regular reviews with you will help ensure you stay on track and make sure that you don't miss out on new opportunities or tax savings.
- We keep your investments safely and securely online, and provide low cost, quick ways to move between investments if needed.

Why Us?

Deliberately different

Of course, we hope it goes without saying that it's vital that you only consider partnering with Chartered Financial Planners who are fully Independent Financial Advisers, but qualifications, status and experience as professional advisors should be the minimum standard.

Putting life into your money

We get to know you as a person first, before asking about your money, so we can help you to reach your individual financial goals.

Clear fee structure

We don't charge based on wealth, but on the work required. We work on a clear, simple and transparent fee structure, with no conflicts of interest.

Easy to get hold of

We work with a select group of clients, which means we can provide a first class service to everyone, and be as responsive as possible to all.

Award winning

We're pleased to have been included in VouchedFor's Top UK Advisers listing 5 years running and have a range of client feedback that explains the benefits of working with us.

Clear communication

We want working with Smarter Financial Planning to be easy, inspiring, and fun. We try not to use jargon and we take the time to explain financial concepts to you clearly so that you feel fully in control when making financial decisions.

Fee guarantee

No quibble refund of fees within the first 100 days if you are not entirely satisfied.

Our Promise to You

We will

Always treat you as an individual.
Keep our focus on your objectives and goals, and keep you focussed too!

Provide peace of mind and freedom from worry.
Ensure you are better organised financially – 'simplify everything that can be simplified, then manage everything else'.

Be responsive and personally accessible, keep our promises, put things right if they go wrong.

Communicate with you in a personal and relevant way, with concise, simple, jargon-free explanations. We will keep you informed proactively, and provide frequent updates through regular contact.

We can offer you introduction and access to specialists and other professionals when relevant.

We can also help with broader family issues.

We won't

Compromise the security of any personal information.

Provide irrelevant communications or deluge you with reams of paperwork.

Hold meetings that are endurance tests, or ask you to keep explaining yourself.

Sell to you.

What we expect from you

Review your key financial decisions with us.

Be open and transparent, and let us know of any areas where we can improve.

Discuss our services with like-minded friends and family.

To respond to us in a timely manner.

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