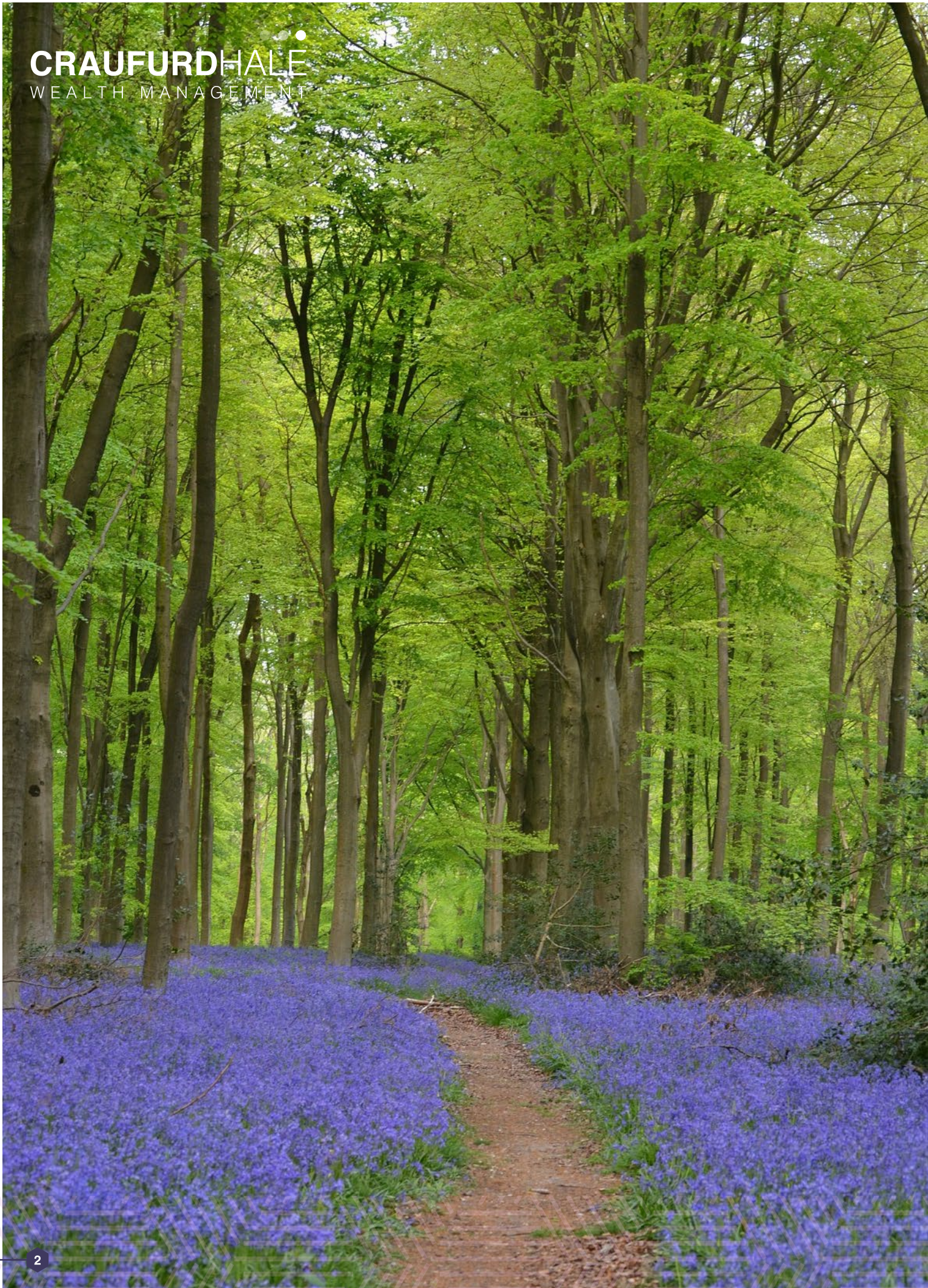




Independent Wealth Management & Financial Advice









## Why Craufurd Hale

At Craufurd Hale Wealth Management, we provide a friendly, professional and tailored advisory service to help you reach your financial goals.

## The advantage of independence

With independence comes transparency. We are whole of market advisers with no bias to any individual provider. We work for you, not a bank or an insurance company. We charge by the hour rather than a percentage and we can also offer fixed fees. We are immensely proud that our duty of care is to our clients and no-one else.

## Tailored solutions

Wealth Management and Financial Planning seeks to preserve and grow capital, provide income and support your longer term needs. It can involve all aspects of financial advice and needs to be specifically tailored to meet your individual requirements.



## A holistic approach

As part of The Craufurd Hale Group, we are perfectly positioned to be able to look at the specific circumstances and objectives of our clients in a holistic manner.

We provide advice on savings and investments, pension and retirement planning, mortgages, protection and estate planning, calling upon our specialist team of Tax Advisers where appropriate.

“Extremely efficient and friendly”



## Putting you first

It is important that we fully understand your plans, your values as an individual, your life goals, future aspirations and long term objectives.

We follow a 5 stage financial planning process that seeks to do just that, and in turn helps us to determine what is affordable and achievable for you.

## Delivering peace of mind, step by step

**We work closely with you to understand your investment and financial planning requirements and then tailor our services to suit your individual needs.**

### **Step 1: Initial meeting:**

We offer a free of charge consultation to discuss your overall needs and objectives and to give you the opportunity to find out more about our skills and experience. We will also explain how we charge for our services.

### **Step 2: Planning meeting:**

We run a fact finding session to determine your plans in detail – from protection of your family to your investments. We look at what is important to you and where you would like us to focus our attention.

### **Step 3: Research and analysis:**

Using our experience and specialist software, we research the whole of the market to identify solutions that meet your objectives.

### **Step 4: Implementation:**

We will produce a detailed advice report setting out our recommendations and then meet with you to discuss it. We aim to ensure that you have a full understanding of the options and risks involved. Only then will we implement the agreed recommendations.

### **Step 5: On-going management:**

We do not stop at implementation. Our ongoing management service ensures we can provide regular updates, reviews and additional advice to an agreed schedule.

As our lives evolve, plans and priorities can change so please remember to keep in touch. We offer much more than a 5 step process – we're here to help you throughout the course of your life.



## Financial strategies

We set out our recommendations in an extremely visual way. By drawing upon our considerable experience and by accessing highly intuitive software, we can project future scenarios to help you to take important, sometimes life changing, decisions.





## Gaining clarity

We look at all aspects of your financial affairs to see how they interact and identify if they are on course to meet their objectives.

We then agree a strategy to make best use of available resources and, if appropriate, we can recommend and implement changes to bring clarity to your affairs and future goals.

## A portfolio approach

By understanding your financial position, objectives and priorities, we can establish a portfolio of financial solutions to meet your needs.

“Friendly in the way they do business”

## Investments

Successful investment means striking a balance between living for today and providing for tomorrow. With any decision, it is important to consider; timescale, the amount of ready cash needed, your appetite for the 'ups and downs' in world markets and to what degree investment risk can be accepted.

Craufurd Hale Wealth Management's approach is to identify investments that offer value for money without sacrificing quality. We believe in spending time to research and create a bespoke portfolio to help you achieve your objectives.

We work with market leading portfolio platform providers and we favour investments in large, well-capitalised household name companies who have long histories of engaging positively with stakeholders, employees, customers and shareholders. Prior to making any recommendation, we undertake appropriate analysis and research and, being truly independent, we review the whole market with no bias to any one provider or group of providers.

We use a Central Investment Proposition to cater for various risk appetites and personal circumstances.





## Tax efficient solutions

When deciding on the most suitable investment strategy, we help you to identify the most suitable 'wrapper' to ensure that the proposed investment is set up in the most tax-efficient way.

We consider your tax allowances, tax rates, the tax wrapper you might use and how your investments will be taxed. We consider such aspects as Income tax, Capital Gains tax and Inheritance tax and this enables us to recommend funds to the most appropriate tax wrapper, with the aim of minimising the tax payable by you and/or your family.

“Totally fulfilled my brief!”

## Mortgages and protection

Being independent, we have access to the whole of market in order to assist with buying first homes, re-mortgaging, moving home and buy to let mortgages. Importantly, if you are self-employed or a director with less than 2 years trading, we can access specialist lenders to help you buy your property.

### Lifetime mortgages

If you own your own home and are over 55, a lifetime mortgage (known as equity release) allows you to raise a lump sum or income in a tax-free way to help with:

- retirement costs
- home improvements
- making gifts
- inheritance tax planning
- long term care

Equity release is a form of mortgage that allows you to release equity (cash) which is tied up in your home without moving. Usually, this involves making no monthly payments.

Our experts can advise on the benefits and drawbacks by looking at your overall financial situation to help achieve your objectives.

We advise on equity release schemes which adhere to the Safe Home Income Plan Organisation (SHIP standards). This organisation was set up in 1991 by leading equity release providers to ensure the protection of plan holders and promote safe home income and equity release plans.

To ensure you and your family are protected in the event of premature death or serious illness, we can recommend the most suitable type of protection based on your specific needs and we will also ensure that these plans are set up with tax efficiency in mind.

A mortgage is secured against your home or property which could be repossessed if you do not keep up mortgage repayments.











## Pensions and retirement planning

**When can you retire? Can you afford to retire? How much income will you have in retirement? How long will your resources last? Will you be able to afford care in later life if it is required?**

These are some of the key questions that we can help you to answer – providing you with accurate information that will enable you to plan and to take the appropriate action.

- 1** How much should you be putting into your pension?
- 2** Do you have several pensions? We can assist with reviewing and tidying up pensions and consolidating them.
- 3** Will my pension work for me? We use cash-flow forecasting and modelling to help you understand if you are on track.

At retirement we will help you explore different options available to you.

Retirement is not simply about your pension – we will help you look at your overall situation to build a plan to help you achieve your desired income in the most tax efficient manner. This may involve restructuring other assets and investments.

Whatever we do to assist you, we will seek to fully utilise your tax allowances and exemptions while making sure we look at overall costs and the impact they will have on your pension.







## Inheritance matters and estate planning

It can be difficult and often upsetting to discuss your own mortality, but it is sensible to plan for a variety of reasons, not least to ensure your estate passes in accordance with your wishes safely to the next generation. This also involves putting a comprehensive Will in place and a Lasting Power of Attorney.

Our role is to assess your circumstances, recommend and implement planning to provide peace of mind that your assets are passed to your chosen beneficiaries with tax efficiency in mind.

We can advise on:

- Estate planning using investments and pensions
- Tax efficient ways of divesting yourself of your estate
- Setting up trusts that allow you to retain control and safeguard assets in the family
- Your exposure to inheritance tax liabilities and solutions to mitigate them

## Our commitment to you

Craufurd Hale Wealth Management Limited is part of the Craufurd Hale Group.

Our involvement in Wealth Management and Financial Advice reflects this increasingly important area and our commitment to meet the full and ever-increasing range of needs of our clients.

We value and seek to build long-term relationships - our duty of care is to our clients only. Whether your need is personal or professional, we hope Craufurd Hale Wealth Management will be your trusted partner throughout the journey to reach your financial goals.



**We offer clarity**



**Independent advice and support**



**We put your interests first**

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Craufurd Hale Wealth Management Limited is authorised and regulated by the Financial Conduct Authority ("FCA") as Independent Financial Advisers. FCA number: 817188







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