

Your Financial Plan

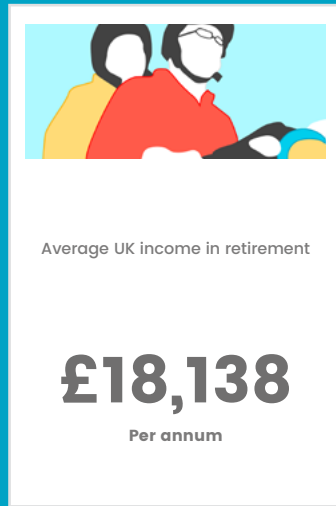
Drewwberry



We all have goals and dreams of where we and our families want to be. But how do you ensure that you fulfil these ambitions and that they don't pass you by?

These goals need to be identified, quantified and planned for or the risk is they might not happen; this is where a financial plan can be invaluable. The combination of goal setting and financial planning can be a very powerful one

Is Financial Advice Worth it?



Whilst this example is a quantifiable one, what value do you put on the more life affirming goals such as making sure your daughter has the best wedding day possible, ensuring your grandchildren are financially stable or even making sure you have a memorable family holiday every single year?

Sure, these life affirming goals come with a price tag but the lasting memories and legacies you create for everyone are priceless.

*Source: Retirement Income Uncovered - The New Normal 2016

The benefits of a financial plan

Our clients tell us the benefits of having a financial plan include the following:



Putting in place a road map to help them reach their financial goals and aspirations



Removing the worry that they may not remain financially independent



Avoiding potential mistakes that could derail their plans



Structuring their investments in such a way that they don't pay unnecessary tax



Creating confidence to know they're heading in the right direction



Increasing the chance of achieving their life goals



Ensuring they don't miss out on potentially better investment returns



Saving valuable time that can be spent with friends and family rather than on money matters



Case Studies

Steven Lewis



Corporate lawyer Steven Lewis came to Drewberry with his retirement savings in a tangle and no idea where to start unpicking the knots.

Drewberry's pension review and consolidation service discovered Steven had no fewer than eight pensions but, after some work, he was actually in a far better place to retire than he thought.

[Read Steven's Story](#)

Duncan Howarth



Former banker Duncan Howarth built up a 23 year membership in Barclays' final salary scheme before starting his own business.

Now working as a commercial director, Duncan transferred his final salary pension to a money purchase pot to make use of the favourable inheritance rules that allow him to leave his pension as a valuable legacy for his three daughters.

[Read Duncan's Story](#)

Paul Feetham



When Paul Feetham came to Drewberry he had five pensions under his belt, including one tricky money purchase scheme with an attached guarantee that had stumped several other advisers.

Fortunately, Drewberry had the expertise to deal with not only this pension but also his two final salary schemes, putting forward a retirement plan that viewed his finances in the round and let him to retire before state pension age.

[Read Paul's Story](#)

What will my financial plan include?

Each client receives a custom financial and investment management plan geared towards their unique financial goals and objectives that have been identified in tandem with our expert Financial Planners.

We build these plans around important life events, such as business endeavours, family commitments, retirement and ultimately the legacy you could leave for your loved ones.

Goals

Confirmation of your goals and objectives that have been prioritised and quantified alongside your Financial Planner

Net Worth

Summary of assets, liabilities and net worth

Inheritance Tax

Summary of your current inheritance Tax position

Investment Risk Level

An indication of how much investment risk you should take based on your circumstances and risk profile

Asset Allocation

An illustrative investment strategy that could be appropriate given your attitude for risk and capacity to absorb losses given financial commitments and goals

Existing Provisions Health Check

Evaluation of your existing investments and pensions, covering:

- ✓ An assessment of the investment risk being taken
- ✓ An assessment of the investment performance
- ✓ Whether they provide good value for money
- ✓ Whether they have any options or guarantees that may prove useful
- ✓ For pensions, your options to withdraw money at retirement
- ✓ And ultimately, how well they are helping you to reach your goals

Shortfall Analysis

Retirement income shortfall / surplus analysis:

- ✓ A comparison of desired retirement income to income sources. Are you on track to meet your aspirations in retirement?
- ✓ A forecast of if / when savings and investments will run out. Is there a risk of you running out of money in retirement?

Our Ideas

We will provide you with actionable, achievable steps to help bring your finances into better order and which will give you an improved chance of meeting your life goals

Take control of your financial future

Base Plan Cash Flow



Helping you make the most of your financial plan

Once we have completed your financial plan we will book an appointment to take you through our findings.

We'll use state of the art, visual and interactive software to bring your finances to life, assessing whether you are on course to meet your life goals and present our financial planning ideas to you.

This can be done in person or remotely via screen sharing technology.

Fees for your financial plan



We charge a simple, flat fee for our financial plan. In almost all cases the planning fee is just £1,000. Each financial plan usually requires around 5 to 7 hours of work for your financial planning team.

from

£1,000

[More Info](#)

Our Peace of Mind Guarantee



A Financial Plan is a carefully crafted analysis of your finances that's designed to benefit you long into the future. It's there to pave the way towards achieving your goals and aspirations over the long-term and put you in control of your financial future.

However, we understand that it's something that can only really start to be appreciated once you've committed to the process. That's why each Drewberry Financial Plan comes with a Peace of Mind Guarantee. This allows anyone who on receipt of their Financial Plan is not 100% happy or who doesn't feel that it will add sufficient value to claim a full refund of any fees you've paid us up until that point.

A Financial Plan is all about putting you in the driving seat – that means it's up to you if you ever want to ease off financial planning and apply the brake.

