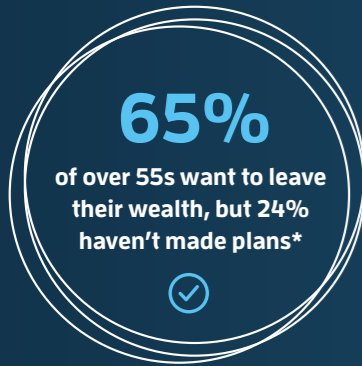




**All at sea with your finances?
With Clear Financial Advice at
the helm you'll soon be sailing
into clear waters**



Money Matters



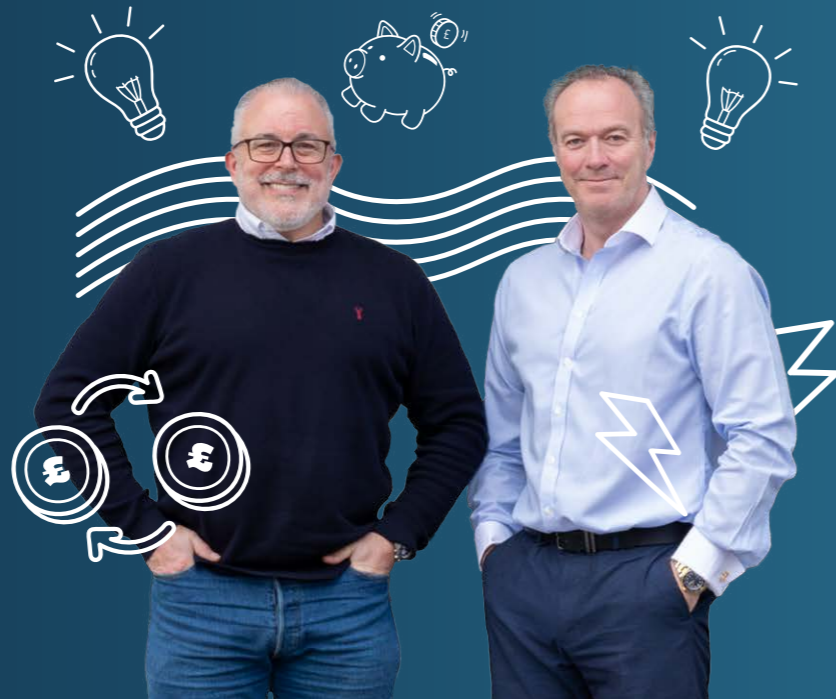
* Source: www.standardlife.co.uk/about/press-releases/75-percent-of-uk-adults-dont-know-how-much-is-in-their-pension-pot
 * Source: www.irwinmitchell.com/news-and-insights/newsandmedia/2020/november/a-fifth-of-over-55s-have-no-retirement-plans-in-place-new-research-finds
 * Source: www.phrsolicitors.co.uk/news/over-half-of-brits-banking-on-receiving-an-inheritance

Welcome from Howard and Paul

Being free from financial worries and confident about the future is something we all wish for. Whether you are an individual, family or a business owner, the peace of mind that comes with sound financial advice enriches lives.

Giving people their best financial future is what drives us; we're determined to go the extra mile for our clients to ensure the support we give people benefits them and society as a whole.

This brochure is designed to share with you the many reasons why financial advice can make a difference to people's quality of life. We trust the information on the following pages will help you take the first step to financial freedom!



Providing more than just investment advice

Yes, it's true, we do provide investment advice. We wouldn't be Independent Financial Advisers if we didn't. However, our services are actually so much deeper than that.

Looking at the bigger picture and getting to know you, and your life goals, is one of the great pleasures of our job. And those goals could include life aspects such as pension freedom, intergenerational planning, charitable giving, reducing your debt and putting insurance policies in place.

Because no two people are the same, we don't want your money

to just meander; we want it to work its hardest for you, in order to reach those goals. And that means getting a clear picture of your needs.

Central to everything we do is our desire to ensure that our advice is clear, simplified and offers peace of mind. It's not financial advice that is awash with generic information, either; it's a bespoke, watertight plan that is attainable for you.

It is financial advice that you can trust to give you a tranquil monetary future, or perhaps fund wild adventures – whatever floats your boat!



Understanding

Paul was a very good listener and after explaining my situation **he knew the answer right away**.

Integrity

Howard **explains everything without jargon**, in nice simple terms. He is always clear about fees and ensures that we are always monitoring our life changes.

Listening

Howard listened to what I was looking for and then **thoroughly researched the best options** for me. In particular I was looking for ethical funds that I could invest in and he was able to identify funds that matched these criteria.

Consider your short and long-term goals

Whether you have short or long-term goals, a financial adviser can help you make the right, informed choices in a whole range of areas.

Goal Setting

The first step towards a financial future always has to start with goal setting. That is, looking at where you want to be now, and setting realistic goals for what you can achieve, financially, for where you want to be in the future. We will work with you to formalise your goals, based on both your current financial position and your projected future financial position, so that you can look forward to financial plain sailing.

Cashflow Monitoring

Part of reaching your future goals requires honest and accurate cashflow monitoring. Knowing both your income and your outgoings will mean that you can realistically work towards a future that looks how you want it to look. As Independent Financial Advisers we can help you to correctly model your income and expenses so that you can plan accordingly.

Personalisation

Of course, you are more than just numbers and figures in a bank. No two clients are the same, and this is where personalisation comes in. It's why we really want to get to know you as a person, to understand your individual circumstances, including where your troubled waters lie as well as your hopes and dreams, so that we can work together to realise your goals.

Tax Structuring

Understanding your financial position allows us to put into place relevant tax savings, to ensure that no more tax is paid than necessary. For example, this could be making sure that our clients use their ISA and pension allowance every year, or working with you to mitigate the complexities of Inheritance Tax. This all, of course, takes planning, but with a friendly Financial Adviser at the helm, we can guide you through this to make tax structuring plain sailing.

“I now have both a peace of mind on my future finances as well as **visibility and control** of the plan that was agreed.”

Asset Allocation

Asset allocation can be a daunting prospect, and it's essential that we ensure our clients understand how much risk they are taking. By working with you on your asset allocation, you can rest assured that you've taken the most appropriate decisions for your money at the time, with the potential to review your choices at a later date, minimising your risk.

Withdrawal Strategy

Of course, it's also important to ensure that you can enjoy your retirement without the worry of running out of funds. We will work with you to put together an effective withdrawal strategy to generate future income. Through careful management we can ensure that your retirement funds achieve maximum impact for the plans you have.

* Source: smartasset.com/data-studies/benefits-of-working-with-a-financial-advisor-2021

Advisers can potentially **add more than 3%** per annum in net returns for clients*



Tackling pension worries



Sam's reason for contacting Paul at Clear Financial Advice was one that so many people can relate to. A big birthday milestone was looming, and that had triggered increasing concerns about her financial future.

BB Over the years I would think that I needed to get to grips with my pension but life was always so busy. I was working two jobs so I just kept parking it. Turning 50, was the catalyst to realising that my retirement years were on the horizon.

Researching online just fuelled my fears as I continually read about the huge amount of money I would need to have in my pensions for a comfortable retirement and I felt I would be way short of these amounts. My anxiety went through the roof and I knew only seeking professional financial advice would really give me an informed answer. I searched my local online community page for suggestions of who to contact and checked out the possibilities using the VouchedFor review platform that I had heard journalist, Martin Lewis, recommend.

From this research I contacted several Financial Advisers and from an initial chat felt confident that Paul was the

one that was really going to put my best interest first. He explained everything clearly and spent lots of time on the phone with me. He wasn't in anyway interested in the hard sell. He was a breath of fresh air.

On a follow-up visit he was once again patient, listening to my worries almost like a counsellor would! His answers were honest and straightforward and he reassured me my state and personal pension would be fine.

I won't hesitate to contact Paul in the future should I need further help. He has lifted the weight of the world off my shoulders and I can focus on enjoying life more. 99



"So pleased we've removed your pensions worries Sam."



Your health is important to us

Good money management is good for your wellbeing

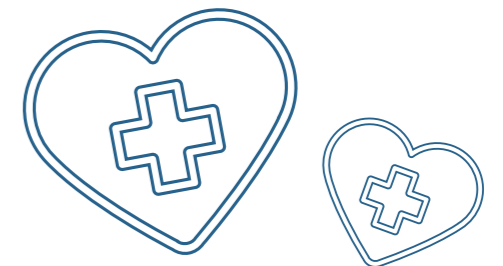
Keeping on top of our finances can be a stressful time for anyone and anxiety can impact your mental health. And often, when our mental health is not at its best, it can affect our physical health too.

Those in financial difficulty such as debt are likely to suffer from low mood and anxiety, and it can be very difficult to enjoy life when faced with such mental health challenges. Furthermore, depression and anxiety can present in the form of physical symptoms, which further compound how we enjoy our lives.

Of course, good financial health doesn't automatically mean good physical health, nor does it take away every worry that life presents us with. But if you know that you've made the best financial choices that you can, at the very least reduces any financial worries that may crop up otherwise.

Do not underestimate the value of the reassurance that financial advice can bring; indeed, research has shown that those taking financial advice are much less likely to experience monetary worries, especially during times of challenging economic conditions.*

And this is where an Independent Financial Adviser can help. By allowing you to get the most out of your investments, you'll know that you've done all that you can to secure a calm financial future, helping you to put your money worries to one side, and simply enjoy life to the fullest!*



* Source: Royal London: www.royallondon.com/about-us/media/media-centre/press-releases/press-releases-2023/may/the-emotional-value-of-financial-advice/ Last accessed 09/02/24.

At what stage are you?



Bob (60) & Janice (57)

Approaching retirement

Married. 2 non-dependent children

Mortgage paid on their own home

Some unchecked pensions & various savings & investments (ISA & Premium Bonds)

Bob and Janice's goal is to be able to afford to retire and have fun together. They need to know if they have enough to do that and by when and if not, what can be done?

Clear Financial Advice will help:

Gather pensions/investments information and assess if fit for purpose.

Provide a plan illustrating if there's a gap to bridge or on track for the ideal retirement.

Explain ways in which retirement income can be generated and ensure they aren't taking too much risk.

Consolidate and refine existing where required. Potentially reduce costs.



John (27)

Single

Self-employed IT engineer

Living with parents

John enjoys going out with his mates and relishes going on a holiday in the sun. He is saving to buy his first home, knows he needs to start planning for his retirement and wants to ensure his income is protected against serious illness or disability.

Clear Financial Advice will help:

Discuss his options on income protection and critical illness.

Put in place suitable insurance policies to give him financial security.

Suggest an affordable monthly amount to save towards a deposit for his first home.

Put in place a pension plan enabling him to start building a retirement fund.



Darren (39) & Fiona (37)

Married. 2 children (3 and 6)

Homeowner with mortgage

Darren is employed in a bank and Fiona is self-employed with her gardening business

Darren and Fiona wish to give their children higher education opportunities. They want family security in the event of anything happening to either of them. Darren is in his employers work pension scheme with company benefits. Fiona is hoping to save for retirement.

Clear Financial Advice will help:

Set up a pension plan for Fiona.

Put in place insurance policies to repay the mortgage and provide the family with cash to alleviate the immediate financial loss if either of them were to pass away or suffer a serious illness.

Refer to a solicitor to put in place Wills to provide clarity, and ensure the future financial well-being of their children.

Start long-term savings for future events.



Mike (70) & Louise (71)

Retired. Married. 3 children & 5 grandchildren.

Mortgage free home. Own a Buy to Let Property.

Both are in receipt of Full State Pension.

Louise has a final salary pension. Plumber Mike has a personal pension and money in savings from the sale of his Ltd company 5 years ago.

Mike and Louise wish to enjoy a comfortable retirement with several annual holidays and be able to leave a legacy for their children and grandchildren. Taking into account the overall value of their assets they have an existing IHT liability which they want to reduce. They have a retirement income but would like to increase this.

Clear Financial Advice will help:

Re-organise how they take their income from their pension and investments in a more tax-efficient way, possibly increasing their net income and reducing their estate value. Discuss placing money into a trust to reduce their IHT liability whilst still allowing them to take an income. Refer them to a solicitor for Wills and Power of Attorney.



Felicity (55)

Was married for 25 years. 3 kids aged 15, 22 and 26 years. The eldest two children are financially independent albeit still live at home

Stopped working when she became a mum and took care of the children

She remains amicable with her ex-husband

Felicity is retaining the mortgage-free marital home and has been awarded half of her ex-husband's pension fund. She is receiving maintenance for the next 3 years until her youngest turns 18 years old. Felicity is looking for financial security for her children. For herself she wants to be financially self-sufficient by working ideally to State Pension Age.

Clear Financial Advice will help:

Transfer her share of her ex-husbands pension to a suitable pension provider.

Look to put in place an insurance policy to ensure financial security for herself and her children should anything happen to her ex-husband during the time she is due maintenance.



Simon (43) & David (43)

Both separately married

Equal shareholders of a haulage business which they might be looking to sell within the next 5-10 years

Simon and David want to protect everything they have worked for and are focused on growing their business with the aim of retiring early. They need to know that if anything happened to either owner, the remaining one can afford to buy out the other owner, allowing the business to continue.

Clear Financial Advice will help:

Illustrate how to extract profits whilst paying as little tax as possible.

Liaise with their solicitor and accountant re steps to increase company value.

Facilitate an insurance policy enabling the remaining shareholder to buy the business outright.

Integrity first



Stuart was wrestling with the complexity of his finances until Paul's honest advice cleared the way forward.

BB There was some trepidation from my part, which was generated by a long-held perception of mis-selling and an actual, poor experience with an adviser when exploring ways to help fund school fees. Not Clear Financial Advice, I hasten to add!

But positive feedback from friends who advocated professional advice led us to engage Clear Financial Advice.

I was looking for help to unravel financial complexity and also a need for retirement and inheritance planning. Clear Financial Advice were (and still are) good at listening, inquiring to qualify, thinking and feeding back with options to help steer the plans towards our goals; they provided superb support and advice when navigating early retirement, enabling me to define a highly successful plan, thoroughly explained and implemented.

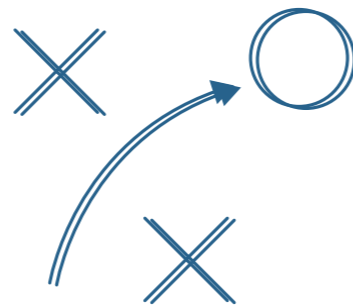
In general it's been a very smooth, simple and proactive experience in a notoriously dynamic and complex arena. Robust financial security has been secured, as has a plan for our children's inheritance. We believe we have achieved a more successful outcome than would have been possible without such guidance.

What has been surprising is the massive agility shown by a small team and how Clear Financial Advice has helped manage the nuts and bolts of a good financial plan, reverting to others for independent advice and verification. For example, will writing, SIPP evaluation and business cases etc have been handled seamlessly.

Financial security and peace of mind in knowing that good advice is a phone call away has been most reassuring and confidence that good advice is nearby is highly valued. We still appreciate the 'always there' personal relationship and real-world perspectives offered by Clear Financial Advice. Honesty and integrity always! We would not hesitate to recommend Team Clear Financial Advice to friends and family. 99



"Great to hear our no jargon, agile approach provides clear financial navigation."



BB Howard took a very holistic approach to my finances and covered everything that I expected and more so.

The process was very smooth with great communication and service - they were so easy to deal with. Howard understood my needs. He went through everything step by step so that I was able to make an informed decision.

I felt very comfortable with my experience and did not feel pressured in any way. Together we achieved my desired outcome - to feel assured moving forward with my son's finances and security. 99



"Knowing that your family's future is secured is paramount."

My son's future is secured

Craig was looking to build a nest egg for his son's future.



Honourable advice

With the thought of University costs rapidly approaching for his twin daughters, proud dad Matt was keen to ensure he would have enough funds to help pave the way for them to pursue their dream jobs in court rooms and corridors of Whitehall.

BB Howard has provided guidance and clarity on personal financial options for more than a decade and I really value his opinions and advice.

With my daughters going onto further education, myself and my wife, Sarah, needed to make sure that the various investments and portfolio we have are suitable and flexible enough for the next stage of their and our lives.

Howard is invested in understanding the needs of all our family. We also have a vision of where we would like to be in our retirement years – as we all do – Howard is pragmatic and realistic in his approach and understanding of our potential finance position.

There is a lot of jargon and confusion associated with the financial sector and coming from a creative background my visual mind needs a more simplified approach for personal finances! Working with Howard has certainly given me that. They do want they say on the tin, provide **Clear Financial Advice**. What's more the small team genuinely feel like a family and one that has genuine empathy with their clients.

Feeling reassured that we have the right approach and strategy in place for our finances and investments means we can concentrate on the here and now.



“Good luck to the girls embarking on their uni adventures.”

Practical help for your finances

We realise that the decision to take financial advice is not one to take lightly and we understand that trusting someone else with your finances, as well as your future hopes, can be a daunting prospect.

However, when you consider that research from the International Longevity Centre (ILC) has found that those who take financial advice are much more likely to be wealthier in retirement it certainly makes financial sense.*

Couple this with the added bonuses of strategically working towards a financial goal that suits your desired lifestyle, the time savings offered by not having to do the research yourself and the reassurance that an experienced professional ear can offer, and sailing into financial advice suddenly becomes an easy decision to make.



* Source: PortfolioMetrix Whitepaper.



Steps to create your personal plan for life

Wondering what to expect from a relationship with an Independent Financial Adviser? We will tailor your personal plan to your needs - ensuring it's a plan for life.

From fact finding and getting to know you, and the ambitions for your financial future, through to discussing the options available to you and even putting those investments or insurance policies in place, we'll be there every step of the way.

And our advice doesn't stop once the initial plan is complete; part of getting the most out of your finances is periodically reviewing the performance of the options we've put in place, to ensure that they are still the right path for your needs.

A welcoming team

Kevin is enjoying a comfortable retirement thanks to the money Howard has been able to help him save over the years.

“I had been thinking of engaging a Financial Adviser for a while as I had some spare cash to invest. I was looking to build a pension pot and also look at advantageous tax investments. I met Howard through business links and it quickly became evident he knew his subject and came highly recommended by his peers.

Both myself and my wife spent time with Howard going over the investments we had and what was achievable. Right from the beginning it was clear that Howard had our interests at heart – there was no pressure sell at all! He was the first Financial Adviser that was able to explain the subject clearly. The whole team are welcoming with a customer centric approach.

I often read things in the financial papers and run it past Howard. He politely and professionally explains why they might not be a good idea and discusses alternatives. He has probably saved me a lot of money over the years!

Howard has helped us to achieve the goals we set at the outset. The team are professional, knowledgeable and know how to explain often complex investments that allow us to understand what is involved. There is never any pressure and they are always prepared to answer my questions. A rewarding experience dealing with Howard and the team.



“Always ready to answer your questions Kevin.”



Financial freedom

Rachel initially chose Clear Financial Advice for an unconventional reason. Her and husband, Terry, were looking up financial advice businesses to contact and Paul's name jumped out at them as that was also the name of Terry's best friend of 30 years. That coincidence really paid off.

“It turned out to be a great decision as Paul came out to meet us and discuss our needs, what we were hoping to establish from his services and how to achieve our future goals.”

Paul was very thorough and explained everything in layman's terms so we could understand what we were doing and what would be happening on a daily basis with our money. He amalgamated our pensions and set them up so that in the event of one of us passing away we knew exactly what would happen to those pensions thus reassuring us that our money and family would be protected in those circumstances.

Paul visited me and Terry a number of times during the transitioning of our pensions and we were both really happy with our resulting pension plans.

When my husband subsequently passed away Paul came to see me to talk through the plans again. He is always at the end of the phone to answer any question and help in any way he can. He is a knowledgeable and very reassuring. The company is one I wouldn't hesitate in recommending to anyone trying to make sense of their finances.”



“I'm so pleased we were there for you Rachel when you needed financial advice during such a difficult time.”

A trusted friend

Long-standing client Richard has trusted Paul's advice for over a decade. It's a trust that runs in the family as it was Richard's parents who recommended Paul.

“From those first discussions together about amalgamating my pensions, Paul has been a constant financial confidant looking out for my best interests.”

Sure, I could look myself, but with Paul's extensive knowledge I really do know my pension is maximising it's potential and making sure any losses are minimised. The peace of mind this brings is definitely worth the fee. Paul is my go to for all my financial concerns, professional yet very friendly and we have developed a good relationship. I wouldn't go to anyone else!

More recently, Richard has received an advanced cancer diagnosis and the need for reassuring financial advice has become more crucial.

As soon as I called Paul, he immediately started looking into how he could support me. He answered all our questions such as 'should we be paying the mortgage up?' He has gone over and above and I have been able to start the process of drawing down from my pension so I can be living the life I want to in the time I have left.”



“I'm always here to help with whatever life throws at you.”



Peace of mind for your retirement

Trevor doesn't have to set his alarm clock for an early morning start at work these days thanks to the advice he has received from Clear Financial Advice. After more than 50 years as a butcher and business owner Trevor has been able to hang-up his apron and retire.

BB I enrolled in a pension aged 21, and over the years I have looked after this myself, started various investments, sought financial advice several times, but didn't ever feel confident that I was having much or that advisers were truly engaged to support me.

With Clear Financial Advice it is totally different. The office is close by to where I live, and I can walk in and Howard always has time to see me. That friendly, face-to-face personal service makes all the difference. I've known him for about eight years now, and we have a good relationship. Howard turned my investment portfolio around, guided me through my retirement options and I have total trust in his services.

For the past 15 years, I have only been able to spare one week a year in February for a well-deserved break away from the business.

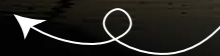
Since my retirement I've been able to enjoy being out in the garden, make renovations to our house, and tend to our much loved horses every day. Myself and my wife, Linda, are now planning adventures to the places we have been dreaming of visiting for years such as Italy and Greece. BB



"Enjoy your trips Trevor!"



Scan to read more reviews



The right solution for you

Making the right financial decisions for your future is vital, and finding advisers that you can trust will ensure you can be confident of those decisions. Here are just some of the areas we excel in.

Protection

Helping you safeguard what matters most by tailoring life cover, critical illness cover and income protection insurance.

Retirement Planning

With our bespoke advice, you can enjoy a comfortable, consistent income from pensions and investments.

Investments

Place your money and assets into investment solutions generating an impressive yield without unnecessary risk.

Inheritance Tax

Helping you to plan ahead to protect your estate and make sure as much of your wealth is passed on to loved ones.

Business Services

Managing corporate finances too? Let us help you to create a business enabling you to live the life you deserve.

Frequently Asked Questions

- **Do I pay for an initial meeting with an adviser?**
No, our initial meeting is free of charge.
- **How much does financial advice cost?**
This can be based on a percentage of the money involved, a set amount or an hourly rate. We will discuss this with you prior to any work being done so you have a clear understanding at the outset.
- **Where will I meet my adviser?**
You are welcome to come to our office or we can meet at your home or workplace. If it's not feasible in person, we can meet via video call.
- **What are your financial advisers' qualifications?**
We are Diploma Level 4 qualified via the Chartered Insurance Institute to be able to advise on pensions and investments.
- **Can you help with estate planning?**
We advise on strategies to mitigate inheritance tax.
- **Am I protected in the event of things going wrong?**
We are authorised and regulated by the Financial Conduct Authority. As such we are required to follow certain procedures and maintain Professional Indemnity Insurance to be able to advise you. The product providers we recommend are regulated in a similar way and the Financial Services Compensation Scheme offers protection over regulated investments.

BB The Clear Financial Advice team **genuinely care about what they do and making a difference.** I was in a dire situation. Paul took time to understand my circumstances then gave me straightforward and practical advice which I was able to implement. **Paul's advice and guidance have proved to be life changing** - in the space of a year from when I first contacted Clear Financial Advice I have been able to retire and relocate to be close to family as well as establish long-term financial security. 99



“Great to know you’ve got the quality family time you wished for.”



Scan to read more reviews



BB **Clear Financial Advice provided exactly what I was looking for in a friendly, relaxed and professional manner. No hard sell, just facts and choices.** 99

To hear from more people who have a focussed financial plan for their future visit clearifa.com



Contact

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