

smartmoney



Carpenter Rees

Financial planning for people and business.

GUIDE TO
**PROFESSIONAL
FINANCIAL
ADVICE**

PLANNING FOR YOUR
LONG-TERM FUTURE



NOVEMBER 2016

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GUIDE TO PROFESSIONAL FINANCIAL ADVICE

Planning for your long-term future

Few of us really have the time or inclination to understand the vast number of different investment products available on the market and consider what the best options are to suit our particular objectives. To do this effectively, it would need to become a full-time job.

MANAGING OUR EVER-CHANGING FINANCIAL AFFAIRS

With the busy lives we lead, it can be difficult to find the time to keep fully up to speed with everything that's going on, including managing our ever-changing financial affairs. Especially when you also add to this that investment products are unlikely to remain the same throughout our lifetime, this is where professional financial advice can prove invaluable.

We can help you design a custom investment portfolio to suit your individual situation. It should take into account your financial goals, as well as your need, willingness and ability to tolerate risk. Your investment portfolio should also generally be designed to minimise your tax burden, if possible, and is prudent given your circumstances.

THINKING ABOUT YOUR ATTITUDE TO RISK

When it comes to investing, it's as much about managing the potential downside as it is about targeting potential gains. Generally, higher returns come with higher risk, and professional financial advice can help you think about your attitude to risk before making any recommendations. It's also important to make sure your portfolio has the right balance for your risk profile by diversifying across asset classes, regions, providers and products as applicable.

To invest successfully, a key step is to think about your long-term financial future. You are at the centre of your financial plan: your goals (both short term and long term), your situation, and your financial strengths and challenges. As time passes and your lifestyle changes, it is important to keep a regular check on your

investments. It is likely that the balance of the investments in your portfolio will need to evolve, not only in line with changing market conditions, but also with factors such as your investment goals, your personal circumstances and perhaps most notably your age.

IMPORTANT CONSIDERATIONS WHEN BUILDING AN INVESTMENT PORTFOLIO:

CHOICE

With vast amounts of information and products available, the whole process of wading through and choosing an investment can be quite daunting. We help you to cut through the noise, discuss your investment objectives, understand which products are available and select the most-suited to your investment needs.

BALANCE

Investing is as much about managing the potential downside as it is about looking for potential gains. Typically, investments with the potential for a higher return also carry a higher risk due to the more volatile sectors and regions that are targeted. Part of the process we consider is the risk or return trade-off, and we can help you to gauge your attitude to risk. From this, we can ensure that your portfolio has the right balance of risk by diversifying across asset classes, regions, providers and products as appropriate.

JARGON

Understanding the jargon used within the financial industry and extracting the important information can be difficult and

time-consuming. Our approach is to translate current events and bring out hidden facts in seemingly endless product literature. So whether you want to understand the implications of interest rate increases or of a change in tax legislation regarding an investment product, we will be able to discuss how each issue directly affects you.

ADJUST

As time passes, both markets and your lifestyle can change dramatically. This consequently means that it is important to keep your investments under continual review so that you can get the most out of them. Anything in your life, such as your age or personal situation, could affect the requirements you have for your investments. By us reviewing and, if necessary, adjusting your portfolio, we can help you to meet your evolving needs.

CONFIDENCE

With markets constantly on the move and unforeseen events sometimes having significant impacts – as we have seen since the Brexit referendum result and last financial crisis – the need for ongoing adjustments to your investments can be extremely important, and staying on top of this can be a full-time job. By us taking this important responsibility off your hands and putting it in our hands, we can help you to feel more confident that your investments are in the best place for your individual requirements. ■

INFORMATION IS BASED ON OUR CURRENT UNDERSTANDING OF TAXATION LEGISLATION AND REGULATIONS. ANY LEVELS AND BASES OF, AND RELIEFS FROM, TAXATION ARE SUBJECT TO CHANGE.

THE VALUE OF INVESTMENTS AND INCOME FROM THEM MAY GO DOWN. YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE PERFORMANCE.



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LOOKING TO INVEST FOR INCOME OR GROWTH?

Creating and maintaining the right investment strategy plays a vital role in securing your financial future. Whether you are looking to invest for income or growth, we can provide the quality advice, comprehensive investment solutions and ongoing service to help you achieve your financial goals. To discover how we can help you build a long-term strategy for your investments, please contact us – we look forward to hearing from you.

HELPING YOU LIVE THE LIFE YOU WISH TO LIVE

Our service is totally focused on what you want to achieve.

We bring together intelligent financial planning and experience to work closely with your accountancy and legal advisers to deliver an totally integrated approach including taxation, estate planning and other relevant issues.

To discuss your plans, please contact us.

This guide is for your general information and use only, and is not intended to address your particular requirements. The content should not be relied upon in its entirety and shall not be deemed to be, or constitute, advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough examination of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of the content. Thresholds, percentage rates and tax legislation may change in subsequent Finance Acts. Levels and bases of, and reliefs from, taxation are subject to change and their value depends on the individual circumstances of the investor. The value of your investments can go down as well as up and you may get back less than you invested. All figures relate to the 2016/17 tax year, unless otherwise stated.