



Guardian

Over the years we've found that during the course of our clients financial journey we inevitably encounter situations outside of our professional capabilities and require the assistance of third party advisers such as a solicitor to place an asset into trust and create a will, an accountant to file a tax return and advise on maximising pension contributions or a mortgage adviser to reduce the cost of borrowing.

For this reason, we've created our Guardian service, giving you direct access to our panel of trusted third-party advisers.

What is Guardian?

Guardian is a unique benefit which smooths the way when collaborating with other professionals to enable us to provide a true holistic financial planning service. We're expert financial planners but we know our limits; that's why we collaborate with specialist advisers to ensure you're getting the correct advice. We even contribute up to 10% of our annual fee towards the cost of their advice, for personal / family clients.

How Guardian works

We have a list of pre-approved third-party professionals who we have existing relationships with so know they're experts in their field; plus we always welcome the chance to work with new professionals so if you have a trusted solicitor, accountant or mortgage adviser we're happy to collaborate with them and don't forget we'll even contribute up to 10% of our annual fee towards the cost of their services.

How Guardian Can Help You

Here's an example of how Guardian can make your life easier with our pro-active approach: we'll contact your accountant prior to your tax year end to review your tax allowances then, arrange an annual review to discuss your options... Essentially, we'll come to you with suggestions having looked at all the facts

which makes your decision-making process much easier and quicker. Or maybe you need estate and inheritance tax planning we can take care of the financial side, while working with one of our Guardian approved solicitors to ensure your estate is set up in the correct way and your will is up to date.

If your financial situation is more complex we find it beneficial to organise a roundtable meeting with everyone present so information and ideas can be shared and explained to you first hand to avoid any miscommunications and ensure you have the opportunity to ask questions so you fully understand and agree on the best way forward.

Your Family Guardian

It's likely your estate will involve your children or other beneficiaries, so we extend the Guardian service to them to enable them to access the advice they need when they need it and secure their own financial futures.

Our Commitment To You

We feel the Guardian service is further proof of our commitment to offering a holistic financial planning service that's centred on your needs and focused on securing your financial aspirations.

If you'd like to benefit from our holistic financial planning service give us a call on: **01865 407755**