



FINANCIAL PLANNING

Financial Planning

Whether you are just starting out in your career, nearing retirement, or somewhere in between, planning for your financial future is becoming an essential requirement to help you achieve your long-term financial goals.

Effective financial planning requires a thorough understanding of your current financial situation, including your income, expenses, assets, and liabilities. It also involves setting realistic goals, creating a budget, managing debt, investing wisely, and protecting your assets.

Seeking professional financial advice will provide personalised strategies to help you make informed financial decisions, maximize your savings and investments, and build a secure financial future for you and your loved ones. Our experienced financial advisors are here to help you develop a customised financial plan that aligns with your unique needs, goals and wellbeing so you can grow your wealth to make you and your family happier. Often this can mean introducing you to options you may not have previously considered, especially with the huge choice of financial products available. We will build a complete picture of you, your financial situation and your goals for the future so we can advise you step by step on the best way forward.

Why Choose Stonewood?

Effective financial planning requires a thorough understanding of your current financial situation, including your income, expenses, assets, and liabilities. It also involves setting realistic goals, creating a budget, managing debt, investing wisely, and protecting your assets.

Seeking professional financial advice will provide personalised strategies to help you make informed financial decisions, maximize your savings and investments, and build a secure financial future for you and your loved ones. Our experienced financial advisors are here to help you develop a customised financial plan that aligns with your unique needs, goals and wellbeing so you can grow your wealth to make you and your family happier. Often this can mean introducing you to options you may not have previously considered, especially with the huge choice of financial products available. We will build a complete picture of you, your financial situation and your goals for the future so we can advise you step by step on the best way forward.

Our Process

Planning for your future is not just about you, it's also about those close to you and having a clear financial plan can help remove some of life's uncertainties.

Whether you're focused on your retirement goals, saving for school fees, helping your children step onto the property ladder, making tax efficiencies or estate planning, Stonewood Financial Planning can help navigate you through your individual financial journey regardless of which stage you are currently at.

You are unique and so are your circumstances, and with the expert guidance of our Group's Independent Investment team, our advisers will personalise our services to suit you and your goals. We continually research the whole market for financial products and services, so we are always up to date on options you may not be aware of. We also encourage our clients to challenge and question our advice at any time, for your own peace of mind.



Our Services



Pensions &
Retirement
Planning



Investment
Advice



Inheritance
Tax and Estate
Planning



Protection



Tax
Efficiencies



Mortgages



Pensions and Retirement Planning

For the retirement you deserve

As life expectancy continues to rise, so will your later life expenses meaning it is more important than ever to maximise your pension income to match your retirement goals. The world of pensions can be complex so our independent advisors can provide clarity and identify tax efficiencies for you to hopefully prosper during your retirement.

It starts with calculating how much money you think you will need to live on in order to assess if your current level of savings will be sufficient, or if you need to make some changes. It's important that your money works hard for you so our investment team can either advise you on all your investment decisions or manage these for you. If your existing schemes are working well we will inform you accordingly, however if not we will look at recommendations to improve the overall performance and also highlight any increases we feel are necessary in the levels of your pension contributions.

Drawing your pension income is now far more than just buying an annuity upon retirement; do you need a secure regular income or could you benefit from a more fluctuating income instead? There are several ways in which you can take an income, and our advisers will help provide the most tax efficient route for you. Other considerations include whether to factor in regular increases in payment as opposed to a flat rate of income, what the length of any guarantee period should be and the need for a dependant's pension.

Our holistic approach is designed to help you consider all these factors and provide a clear strategy for you to adopt that suits your personal circumstances.



Investment Advice for you and your Family

Building your children's financial foundations

You work hard for your money so therefore you want it to work hard for you so you can enjoy your later life and take it easy in the future. Depending on your attitude to investment risk and your financial goals, we can tailor a bespoke package of savings and investments.

We will continue to monitor the performance of the funds used in your investment plan. Our advisers are qualified, experienced and independent so we are not obliged to recommend specific products. This provides you with a much wider opportunity to not only preserve your wealth but our in-house discretionary service enables us to take swift action when needed to ensure your investments are kept safe and continue to grow.

Saving for the next generation is needed for many reasons from school or university fees, to a deposit for a first home. There are many savings options available to you and our advisers can guide you through the process that is right for you, depending on when funds are needed and how much control you require. We can also advise you when the "Bank of Mum & Dad" are required to help children step onto the property ladder to ensure you make the right financial decisions for all of you.

We'll send you regular reports on how your investments are performing and will also schedule regular reviews to ensure your money keeps on working effectively towards the financial future you desire.





Inheritance Tax & estate planning

Enabling your money to go to whom you choose

A financial area that is notorious for its complexity and changing rules, more and more of us will be affected by Inheritance Tax (IHT) as property prices continue to increase. There are several ways to reduce your liability including making gifts, investing in assets that are exempt from IHT and using trusts. Finding the right strategy that works for you needs professional care and attention.

With IHT currently standing at 40% above the nil rate band, the earlier you can start your estate planning the more money you can leave to your beneficiaries. Through the use of cashflow modelling we can assess how much money you will need overall in your later life, to see what values you are able to release to mitigate IHT, and how much control you wish to have. These are some of the reasons why estate planning is such an integral part of overall financial planning.

Estate planning includes drawing up a well-drafted, tax-efficient Will, allowing you to decide who will benefit from your money, property and possessions when the time comes. This will also need reviewing as life circumstances change. Trusts are another very useful tool for protecting assets you wish to hand to future generations in a tax-efficient manner, especially for couples who are not married or are in a civil partnership, or for more complex blended families where step children are involved.



Protection for your loved ones

Security for whatever life brings

Whilst it's unpleasant to think about worst case scenarios in life, it's important to ensure your loved ones are protected with a financial safety net just in case. We consider it essential to insure our car, house or travel arrangements but far fewer of us take the same care and consideration in ensuring protection is in place for our loved ones. This may include life protection, income protection and/or critical illness cover and all 3 are often under-estimated in terms of the level of cover required.

Whatever our circumstances, we are all vulnerable to potential accidents or ill health that could mean we're unable to work for prolonged periods of time, adversely affecting the income we rely on.

Although protection cover is something that once bought, is often forgotten about, regular reviews are necessary to ensure any changes in personal circumstances are taken into consideration, such as divorce, a new business, you pay your mortgage off or there are changes to your health. Our team of specialists across the Group are highly experienced and have strong relationships with a wide range of providers. As we are independent and not tied to specific products, we can recommend what is most suitable for you and your family's circumstances, leaving you safe in the knowledge that your loved ones will be taken care of financially should the worst happen.

If you are a business owner, we can also advise on protection policies to cover against the death or illness of key staff, so as to avoid major difficulties further down the line.



Tax Efficiencies

Don't pay more tax than you need to

Creating an investment plan that optimises tax efficiencies can be complex but very worthwhile. Through working with our independent Investment team, our advisers can help you blend the right mix of investments whilst ensuring you are making the most of all the allowances available in order to achieve your financial goals. These can incorporate the following:

- ISAs (individual savings accounts)
- Pension Savings
- Venture Capital Trusts (VCTs)
- Enterprise Investment Schemes (EISs)
- Lifetime ISA (LISA)
- Using Capital Gains Tax Exemptions

We can also help with tax-efficiencies for retirement too, whether you are still saving or you've already started drawing an income.



Mortgage Desk

Get the keys to your future with our mortgage solutions

Whether you're a first-time homebuyer, moving to a new property, or looking to refinance your existing mortgage, our team of experienced and qualified mortgage brokers is here to provide expert guidance and support throughout the entire process. With access to a wide range of lenders and mortgage products, we are committed to finding the best mortgage solution for you, so you can achieve your dream of homeownership with confidence. Our services include:

- Residential
- Buy to Let
- Equity Release
- Protection

Disclaimers

General

- This document is for information only and should not be considered advice.
- The value of your investments may go down as well as up and you may get back less than you invested.
- Tax advantages depend on the circumstances of the investor.

VCT & EISs

- Venture Capital Trusts (VCTs) are high risk investments and not suitable for everyone. There may be no market for the shares should you wish to dispose of them. You may lose your capital.
- Enterprise Investment Schemes (EISs) and Seed Enterprise Investment Schemes (SEIS) are very high-risk investments and not suitable for everyone.
- An EIS/SEIS investment is usually concentrated in one single unquoted trading company. Often there is no market for the shares and it may therefore be very difficult to make a disposal.
- There is a strong possibility of the chosen company failing.



FINANCIAL PLANNING

Find out more

To find out more, or to arrange an appointment for an initial conversation please contact us:

01932 832 210

info@stonewoodfinancialplanning.com