Independent financial advice

Without compromise

Forrester Boyd
WEALTH MANAGEMENT

Tailored financial solutions

Whether you are looking for specialist advice for your personal, business or family wealth, or pensions and protection services, Forrester Boyd Wealth Management deliver tailored solutions as unique as you are.

We will guide you on a financial journey from the present day through to the future to meet all your financial aims and objectives. We will help you to create a plan that can anticipate and cater for key events along your financial journey, even the unexpected.

With you for life

We understand how important it is to find a financial adviser that you can trust. You have built your wealth and you want to protect it.

We will ensure you get the best advice and make sure that it delivers what you need, not only now, but in the future. So whatever the service or advice that you are looking for, we are **with you for life.**

For the life you want

In considering your financial plans we need to understand what you want out of life and what the financial requirements might be to achieve your goals and objectives along the way. Such goals are rarely achieved by accident, more by design.

We pride ourselves on taking the time to really understand our clients. This allows us to tailor our advice to match your specific wants and needs. We will keep working with you to review and refine your plan, ensuring it remains on course and relevant to your needs. Situations and circumstances can change so we provide the flexibility to respond to these.

Naturally we will enjoy sharing the good times with you, but perhaps the most important point for you to know is that we will also be there to provide support and reassurance when times may not seem so good. It is for all of these reasons that we have built a loyal following of clients who value our service, turn to us for guidance at every stage of their life and trust us to get it right.

So we hope you decide to do what the smart people do and become a client too.

What will you experience **as one of our clients?**

+ What does this **mean to you?**

It means that you can be assured that we work with very highly regulated security measures in place. This involves not only our systems but training of our staff to ensure we are aware of the latest threats and do everything we can to protect ourselves, and you, against them.

Perhaps the best way to judge this is to listen to what our many clients say about what they enjoy most about their relationship with us. Through our regular client surveys, the most common themes we have identified are;

- **financial expertise**
- **mutual trust and respect**
- **reliability and consistency**
- **efficiency**
- **fair value**

These are values that we hold dearly and are at the core of everything we do. Our beliefs and values are underpinned by three fundamental ethics to provide **Choice**, **Value** and **Service.**

We also take the security of your data and your portfolio very seriously. To this end we have worked hard to earn the Cyber Essentials Plus accreditation. This is something only achieved by a small number of financial services firms and we are very proud to have achieved it.

We believe that no challenge is too great

> We strive to provide solutions to even the most complex of financial planning needs.

We understand how important it is to find a financial adviser that you can trust. Unlike the many advisory firms that only offer a restricted service, we have remained fully independent, meaning that our advice is both unbiased and unrestricted.

Our recommendations are based on a fair and comprehensive analysis of the relevant market. Free from any ties or third party influence, we can fulfil your needs without compromise. In our opinion, this is the only way to provide financial advice.

Experience that cannot be taught

We understand that excellent service levels can only be delivered by excellent people who feel **valued**, **trusted** and **supported**.

My adviser was extremely well prepared and very pragmatic. He explained his recommendations in a clear and simple language that made it easy for me to understand and focussed on my goals and what I wanted to achieve.

Financial Planner
Chartered

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT
ASSOCIATE
2019-20

That is why all of our advisers are authorised and qualified to at least diploma level with many qualified to a higher standard, including the highly prestigious Chartered Financial Planner status.

Our advisers have broad expertise in all aspects of financial planning and keep their knowledge up to date through a programme of Continuous Professional Development. This is evidenced by a Statement of Professional Standing, verified annually by the Chartered Insurance Institute.

Perhaps the most important factor about our advice is what we call the 'human touch'. Having gained years of highly valuable client experience that cannot be taught in a purely academic manner, our advisers have developed the ability to make even the most complicated matters sound simple, something our clients say that they truly appreciate.

Wealth Management & Financial Planning Services

Our advice fits into three core areas:

1. Financial Advice

A service designed for those situations where you require a transactional 'one off' piece of advice that does not require close ongoing management. Advice of this nature rarely involves investment backed solutions. After assessing your needs we will create a schedule of work based upon your requirements for which we can usually agree a fixed fee.

2. Holistic Financial Planning

Ideally suited to circumstances where you have broad financial issues to deal with and potentially complex needs that will require regular on-going management. In most cases the underlying solutions to your needs are going to be investment related. To benefit from this service your investable assets will usually fall between £120,000 and £500,000.

3. Bespoke Wealth Management

You will have significant wealth (personal, business related or both) and it is highly likely that your financial circumstances are going to be complex, often involving the requirement for financial planning to be combined with taxation and legal advice, ideally through a seamless strategy. You will benefit from very close and specialist ongoing financial management. You will have investable capital usually starting around £500,000 and your total assets will typically exceed £1 million.

Service areas that we provide **expert advice** around include:

Investments

We will help you to make informed decisions concerning your investments, savings and financial planning.

- **Socially responsible and ethical investments**
- **ISAs**
- **Unit trusts**
- **Trustee investments**
- **Attorney and deputy investments**
- **Trust planning**
- **Estate planning**
- **Later life planning**

Later Life and succession planning

Passing on your wealth in the most tax-efficient way is vitally important in ensuring you leave the right legacy.

- **IHT and wealth preservation**
- **Estate planning**
- **Later life and long term care and care home planning**
- **Generation planning**
- **Financial planning**

Protection and Insurance

No one likes to think that something bad could happen to them or their family, but if you could not work due to a serious illness or accident, how would you manage financially?

- **Life and health insurance**
- **Critical illness cover**
- **Income protection insurance**
- **Key person insurance**
- **Corporate protection**
- **Corporate shareholder protection**
- **Corporate life and health insurance**

Pensions

When planning for retirement, the reality is that the earlier you start, the better. However it is never too late to start saving.

- **Defined benefit pensions**
- **Defined contribution pensions**
- **Personal pension schemes**
- **Self-invested personal pensions**
- **Pension consolidation**
- **Group pension schemes**
- **Pension transfers**
- **Cash flow modelling**
- **State pensions**

Pension finance

If you are trying to secure business finance then make sure you are considering the option of using your pension fund. This could help to:

- **Release cash into a business**
- **Aid cashflow**
- **Remove the burden of borrowing from a business**

Vulnerable clients

We have specially trained advisers who work with vulnerable clients, their dependents, carers or professionals. A vulnerable client is not necessarily an elderly client, certain life events can expose some clients to short-term vulnerability such as:

- **Divorce**
- **Death of a family member**
- **Redundancy**
- **Physical or mental illness**
- **Sudden increase or decrease in financial circumstances**
- **Poor credit history**
- **Returning to civilian life for example ex-forces**

A wealth of **history**

The Forrester Boyd name has a heritage dating back to 1935 and enjoys an enviable reputation amongst its peers. Starting as a traditional accountancy firm, the need for wealth management services became more and more evident from discussions with clients.

Forrester Boyd Wealth Management was borne to satiate this gap and for the last 30 years has continued to grow and further enhance its services to meet the needs of clients, be those individuals, businesses or families.

With offices covering Lincolnshire and the Humber region, we are one of the largest independently owned financial planning businesses in the North and East of England with well over £600m of client assets under our advice.

> **“My advisers provided me with an outstanding service which was delivered with the utmost professionalism. I would not hesitate to recommend their services.**

A cuppa and conversation – **what's not to like?**

Let's talk… our advisers are available to discuss your financial planning needs and would be happy to either meet with you in one of our offices or come to your home or office. With a no obligation initial consultation about your wealth management plans, this is a conversation worth having.

Contact us today for a no obligation conversation, what have you got to lose?

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Forrester Boyd
WEALTH MANAGEMENT

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