

WBW

CHARTERED  
FINANCIAL  
PLANNERS



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# WHAT WE OFFER



We are pleased to offer any prospective client a free initial consultation. The aim of that meeting is for us to introduce ourselves and for you to ask any questions you have before outlining your situation.

In that meeting we can then establish how WBW Chartered Financial Planners may be able to assist you. Following that meeting, and before proceeding any further we will confirm to you in writing the proposed work that we will carry out, the benefits, and what our fee will be.

Anyone entrusting us with the management of their financial affairs can be confident of our professionalism and the care we take. They can also feel safe in the knowledge that they have at their disposal a very experienced team of specialists who pool their resources to deliver high quality, up to date financial advice in a timely and efficient manner.

*WBW Chartered Financial Planners is a trading style of Centurion Wealth Management which is authorised and regulated by the Financial Conduct Authority*

For further information  
please visit  
[www.wbw.co.uk](http://www.wbw.co.uk)  
or contact us at  
[enquiries@wbwcfp.co.uk](mailto:enquiries@wbwcfp.co.uk)



# OUR SERVICES

## RETIREMENT PLANNING

Will you have enough? Is your planned retirement lifestyle sustainable if it is coming from savings or pensions?

## ESTATE PLANNING

Will the right people get the right amounts, and at the right time? Are they ready to receive potentially large sums? Will you simply be passing on a tax bill?

## INVESTMENT PLANNING

Choosing the most appropriate investment, understanding the risks, making the best use of tax allowances and achieving diversification.

## PROTECTING YOUR WEALTH

What is your most valuable asset? Is it your home? Or, actually, is it your future income and your ability to continue earning it?



We also offer a range of specialist services to specific client groups, including:

- Clients receiving or anticipating the need for care provision
- Personal injury claimants and recipients of compensation awards
- Those going through or recently been through divorce or separation
- Those who have or are about to inherit
- Small and medium sized businesses and their owners or directors
- Trustees

# OUR APPROACH

We recognise that every client's situation is different and our service is tailored to suit each client's personal requirements, but commonly we aim to:

- Ensure as far as possible our client can fund the lifestyle they would like to lead
- Achieve financial security for the rest of their life
- Reduce taxation liability
- Creating and holding some amount of readily accessible capital as "emergency fund" to meet unforeseen emergencies
- Construct an investment portfolio, which is appropriate in terms of the time horizon, risk, tax situation and liquidity requirements
- Build in as much flexibility as possible so that the strategy can be adapted to suit changing circumstances
- Establish a programme of regular reviews and contact with our client to ensure the strategy remains on track

The value of an investment and the income from them could go down as well as up. The return at the end of the investment period is not guaranteed and you may get back less than you originally invested.

# WHAT SETS US APART?


WBW Chartered Financial Planners has been established to help its clients organise their financial affairs to give them the best possible chance of achieving their financial objectives.

Our business adheres strictly to the ethical codes of both the Chartered Insurance Institute and the Chartered Institute of Securities and Investments which means, amongst other things, our client's best interest is paramount.

Our fees are based on the complexity of the work and not on the amount of any investment you might make. This means that our clients have the freedom of having the correct products for them without any conflict of interest.

We ensure our financial advice is fully integrated with any advice provided by your other professional advisers. In this regard we work closely alongside our colleagues in WBW Solicitors, if appropriate.

We focus on creating, implementing and reviewing strategies for our clients rather than just selling them financial products.



With offices across  
Devon, Cornwall, and Somerset

To find your nearest WBW office  
please visit our website  
[www.wbw.co.uk](http://www.wbw.co.uk)

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