

*Creating, managing and
preserving wealth since 1988*



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Charlwood Independent Financial Advisers

Founded in 1988, Charlwood has established itself as one of the region's most respected and astute independent wealth management providers - with a well justified reputation for objectivity, integrity, professionalism and service.

We offer a truly independent, impartial, boutique wealth management service whose remit is to act on behalf of its clients to seek out and obtain the best investment returns.

We recognise that any area of wealth management is a personal issue and special to you. We are careful to take the time to ensure we understand your individual needs

and aspirations – and as these may change over time, we review your affairs to ensure they continue to meet your objectives.

Our experienced, fully qualified team has a broad base of specialist knowledge focusing on areas such as:

- Wealth management
- Investments
- Pensions and retirement planning
- Inheritance tax planning

We aim to provide the highest standards of service and advice and intend that your best investment will be the time you spend with us.

“ We only provide a few services - the ones we specialise in. ”



Wealth Management

When you've worked hard to create a degree of wealth, enjoying the benefits it brings is no more than you deserve. But to achieve this can involve knowledge and insight you may not have, and time and energy you'd probably rather devote to something else.

At Charlwood, we can relieve you of the time-consuming and often complex responsibilities of looking after your investments - providing the proven skills and resources to monitor, protect and enhance your wealth for you and your family, in the immediate future and for the years to come.

After discussing and analysing your financial position, we'll carefully devise an investment portfolio in tune with your

objectives and attitude to risk - and then regularly review your arrangements to keep them in line with your changing circumstances and requirements, and so ensure they continue to offer the best value for money both now and in the future.

All in all, we provide a solution which offers you the freedom to concentrate on the life you want to lead as well as the time to reap the full rewards of the assets and wealth you've created.



“ Working on your behalf to seek out and obtain the best investment returns. ”

“ A wealth management service which leaves you smiling. ”



Investments

With an ever increasing range of investment opportunities available, choosing those that best meet your needs can be a complicated and daunting task.

So at Charlwood, we see our role as making you aware of all the options you have, explaining the pros and cons of each in a simple, straightforward manner, and then developing the optimum strategy for your own investment portfolio.

Since we're completely independent, we're free to look at investment options right across the market, and can provide informed and impartial advice on a huge range of financial products from ISAs to bank and building society

accounts, unit trusts and bonds to national savings and more.

With the widest possible choice and the most coherent, constructive advice, making your investment decisions are much easier; and whatever you finally decide upon, we will have ensured your tax liability is kept to a minimum and the balance of risk and return is truly tailored to your needs - ensuring your affairs are appropriately structured to cater for your specific requirements.





Inheritance Tax Planning

If you want to be sure your lifetime's wealth can be enjoyed by your family, friends and chosen beneficiaries, then inheritance tax planning is essential to that aim – we can provide the knowledge and expertise to help limit any future tax liability.

With the rise in property prices over the years, an ever increasing number of people are becoming liable to inheritance tax – and that could have a significant effect on the value of your estate and any legacies or bequests you make.

the exemptions and reliefs to which you're entitled.

We may recommend investments or trusts, talk to you about lifetime transfers or life assurance plans, clearly explain the benefits and consequences of each different route – and whatever the best solution, you can be sure our proposals will meet your particular requirements as appropriately and effectively as possible.

At Charlwood, our expertise in these matters gives you a viable and practical way to help minimise your tax liability – by carefully structuring your financial affairs so that you're able to fully benefit from all

Pensions and Retirement Planning

Whatever pension and retirement planning arrangements you have in place, you'll obviously want them to provide a comfortable standard of living throughout your retirement. We can provide the knowledge and expertise to make sense of the options available and help ensure a fulfilling retirement becomes a reality.

So at Charlwood, we'll take an objective look at your current situation, assessing your existing arrangements with a view to their continuing suitability and formulating detailed proposals on any alternative or additional provisions that it might be necessary to make.

However, that's by no means the end of our involvement - because we'll continue to monitor the performance of your underlying

investments, helping ensure you always benefit from the optimum returns to make certain your portfolio offers the best value for money both now and in the future.

Our independence allows us to consider investment options and institutions across the entire financial market - giving you the widest possible choice of solutions and the greatest potential for your retirement to be rewarding in every sense of the word.

“ With our decades of experience - and investment professionals to assist - your dream retirement can become a reality. ”



“ It's our knowledge, expertise and the fact we take a pride in what we do which makes us different. ”

