E J S

Financial Planners Ltd

Welcome

At EJS Financial Planners our clients come first and are at the centre of everything we do.

Every client is unique and has their own individual long term requirements. Our financial advice is provided face-to-face wherever possible, as we like to meet all our clients and understand their situation personally.

It is the combination of expertise, knowledge and passion in our team that will make a real difference to your future financial outcomes.

Our Advice

Investments

There are investments that suit every person and their particular needs and goals. We will make a personal recommendation for you which takes account of the amount of risk you are willing and able to take, as well as any particular preferences you have. You get the peace of mind that we are truly independent. We are free to work with specialist investment managers and offer an unbiased view on their suitability and capabilities.

Tax

Within your overall financial situation and objectives, we find tax-efficient ways for you to save, invest, protect and pass on your wealth. Our solutions range from the straightforward, such as using your annual ISA and capital gains tax exemptions, to the more complicated, such as investing through trusts. We also advise on specialist vehicles that provide Government-approved tax-efficient investment opportunities, such as Enterprise Investment Schemes (EIS) and Venture Capital Trusts (VCTs).

Inheritance

You must consider what happens after your death as part of your legacy to your beneficiaries. Mitigating inheritance tax is more than just a one-off exercise and we will help you consider all the implications within your overall financial plan. Depending on your circumstances, we recommend solutions that can save significant sums of money.

We guide you through the various options available - from buying a dedicated insurance policy to giving away what you can afford while you are still alive.

If you are looking to find a more immediate solution we offer structured investment strategies that allow you to take advantage of the tax reliefs available.

At EJS we understand the issues and technical details involved and can handle both straightforward and complex arrangements.

Protection

We help protect against the financial impact of unwelcome events such as death, critical illness and/or being unable to work.

We can liaise directly with your other professional advisers such as accountants or solicitors to ensure a consistent approach is taken.

Pensions

It really is never too early to start planning for your retirement.

There are ongoing changes in the State Pension structure.

So it has **NEVER** been more important to take responsibility for your own old age.

Again and again we have worked with clients who started planning early, or left it very late, and we know first hand the difference an early start really can make especially given these changing rules.

At EJS we can help you plan and guide you through the range of investment strategies that are appropriate for your own personal situation and aspirations. If your circumstances and finances look complex to you, don't worry – they simply look interesting and exciting opportunities for us!

When you are approaching retirement we explore the options for taking benefits from your pension fund along with the tax implications. There is always a solution that best meets your needs and circumstances – from buying an annuity to drawing down money directly from your pension pot.

"Thanks again for such a fantastic service and I look forward to all your guidance in the important years ahead."

"Thank you for your hard work and expertise in setting up our company pension scheme. The directors and staff have been grateful for the support and guidance through the process."

Employee benefits

At EJS we understand how important it is for a company to provide good employee benefits for staff as this can help to recruit and retain the best people. Before making recommendations, we will take time to understand your business and how best to provide a cost effective package that will be suitable for your strategy and business plans. Benefits can be wide-ranging and some will fall within the regulated environment of financial services.

Some examples of these are:

- Pension Schemes - advice in respect of auto-enrolment and salary sacrifice schemes
- Group Life Assurance, Dependants Pensions, Income Protection and Critical Illness schemes
- Health Care - private medical insurance and cash plans
- Employee Assistance Programmes - are intended to help employees deal with personal problems that might adversely impact their work performance, health and well-being
- Key Person Assurance - to ensure your business is not financially affected by the loss of specialist skills or knowledge through the death of an employee
- Partnership and Share Protection in the event of the death (or critical illness) of a partner or shareholder, this protection can provide sufficient funds to purchase the business share from either a retiring partner through ill health or, in the event of death, from that person's heirs.

We can also provide face-to-face advice for individual employees by arranging regular surgery days at your offices.

Our financial planning process

Gather information

We work with you to complete a full 'fact find', including details of your existing investments, as a
basis for moving forward and planning for the future.

Establish goals and objectives

We assess your current circumstances, identify your goals and understand your attitude towards investment risk, as every client
is different. If you've not considered these questions before don't worry, our face-to-face meetings are designed to establish all relevant information.

Expert analysis

We analyse the details you've given us in depth to fully understand where you are and most importantly, where you want to be.

Strategic plan

Following this work
we develop a plan that contains
specific recommendations for your
consideration.

Implementation

We will deal with all
the necessary administration and
paperwork to
implement your plan.

Monitor and review

Our clients are invited
to regular reviews so we can
monitor progress towards meeting
their financial objectives.

At EJS we firmly believe in the importance of regular reviews. They enable us to take account of any changes in circumstances that may be relevant, as well as changes in regulation that affect you. This is essential if you want to get the most benefit from a fully integrated financial plan to optimise and protect your overall financial position.

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