

## FINANCIAL ADVICE



### For business owners

CWB. It's more than just  
financial advice

Adam and Emma Spradbury,  
Managing Director and Business  
Development Manager, EAS Windows



***We're the owners of a small business. We wanted to work with an adviser we could trust. Someone who is thorough, understands the challenges of running a business, and is willing to work with us collaboratively over the longer-term.***

We had a number of pension plans and endowment policies, which weren't easy to manage. We didn't know where we stood or if we were saving enough for a comfortable retirement. We needed a plan to simplify our affairs, to tax efficiently structure our pensions and investments, and protect us against the unexpected.

Colin came highly recommended. During the first meeting we were impressed by his attention to detail and process-orientated approach. We discussed our needs and objectives and attitude towards investment risk.

Clarkson Wayman Ball (CWB) reviewed all of our policies; they considered the different features, charges, fund switch options and determined if there were any penalties. They prepared a comprehensive plan outlining the pros and cons of consolidating Adam's pensions and setting-up a process for the business to pay a monthly contribution for both of us.

The plan also identified our insurance needs, from life cover to income protection for Adam. We agreed a way forward and the administration team implemented our strategy. Everything was handled efficiently and professionally, direct with the providers and with very little input from us.

Colin also recommended we review our current mortgage arrangement. He introduced us to an associate who helped us find a better solution. We also realised our wills needed tidying up and through a separate introduction this was taken care of.

We've now worked with Colin for more than seven years. We trust him implicitly. He knows us inside out as a family and as a working couple. He is proactive and we know he is always looking out for us, taking care of our short and long-term interests.

We like the team-based approach CWB employ for managing client relationships. Colin relies on the girls to do all of the background work, so he can focus on meeting our needs. As business owners this really appeals to us and we'd like to adopt a similar strategy in our own business.

Please note that this is a real client case study. It is not intended as a guide to advice. Individual circumstances can differ and you should seek financial advice before embarking on a course of action.

***“ Working with CWB we get so much more than financial advice. We feel like they are real partners and with us for the longer-term. They provide strategic guidance and relevant introductions to contacts that can help in our business. They really support us both personally and professionally - you can't put a price on that. ”***