

FINANCIAL ADVICE

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For business owners

CWB. It's more than just
financial advice



Jonathan Appleton, Managing
Director, Somerbys IT Limited

I'm the Managing Director of Somerbys IT Ltd. I was looking for more than just advice on my corporate pensions, protection policies and investments. I wanted to work with an adviser who understands the challenges and frustrations of running a business. Someone I could work over the long-term to provide guidance and advice, while supporting my business growth.

I had a pension that needed reviewing as I didn't feel it was sufficiently meeting my investment requirements. I also needed someone to look at my insurance cover and make sure I was adequately protected. I had some money I'd made on investments and surplus cash I wanted to invest. Overall I was looking for a plan to tie everything together and make it easier to manage.

I met with Graham to discuss my immediate needs and future plans for the business. He explained how they could consolidate all of my holdings - pensions and investments - into a single strategy, aligned to my attitude toward investment risk.

The team researched my existing policies and made specific recommendations. We agreed my strategy and the administration team set about implementing my plan. They delivered the paperwork on time and efficiently, managing everything on my behalf.

My new pension has a much broader selection of investments and my portfolio is optimised from a tax perspective, to make sure I use of all of my available allowances. My insurance needs are also taken care of and I've changed the beneficiaries on my existing trusts, so my family are adequately looked after.

Everything is now held in the one place, making it far easier to monitor. Each quarter, using an external research service, they determine if I'm invested in the right funds and make any required changes. I've never experienced this level of service before. It's proactive, friendly and efficient. The team do exactly what they say they will do.

I appreciate the Clarkson Wayman Ball team-based approach to working with clients. They are process orientated with highly qualified staff working in the background to make sure everything is delivered as it should. I've been assigned an adviser's assistant, which means I have a point of contact and deal directly with Katy whenever I need anything. She manages everything on my behalf and keeps Graham informed.

I'm always happy to recommend Clarkson Wayman Ball - especially to other business owners. Graham and I talk at length about how to improve both of our companies. It's a mutually beneficial collaborative relationship, we help each other to develop and network our businesses.

“ I believe that if businesses want to work with a financial planner, it's also about the additional benefits you receive as a business owner. That's what Clarkson Wayman Ball provide: it's far beyond pensions and protection. ”