

FINANCIAL ADVICE

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CWB. It's more than just financial advice



Hazel Cundick, Personal Investor and Retiree

I was recently divorced and looking for a financial adviser to help me structure my affairs. I've never been interested in or had an appreciation of financial markets or investments. I wanted to work with someone who I could trust, who would explain things in a jargon-free way and help me to plan for the future.

A close friend recommended I contact Graham at Clarkson Wayman Ball. We had a meeting and discussed my current situation and what I was trying to achieve over the long-term. I told him I didn't have much experience with investing and he explained everything in terms I could easily understand.

We talked about risk and the possible outcomes I could expect from different investments. I'd received a settlement from my divorce and required a regular income. I also had a pension that needed reviewing and had to update my will.

Graham recommended I structure my investments in a way that would provide income, tax efficiently, using all of my available allowances. My investment

portfolio is aligned to the level of risk I'm comfortable with and I've re-invested my pension, so I have a better chance of meeting my retirement goals.

I was introduced to a solicitor who works closely with Clarkson Wayman Ball, who updated my will. Graham also made me aware of the implications and inheritance tax and provided guidance on the best way to structure my affairs to minimise the amount of tax payable.

The team at Clarkson Wayman Ball are fantastic at reviewing my affairs on an ongoing basis. Since I started working with them I've always found them extremely proactive and feel like they're really look after me.

Before meeting Graham I didn't have any appreciation of financial markets or the financial services industry. He discusses concepts in laymen's terms and I genuinely understand why where doing what we're doing and the benefits.

I value the personal contact and knowing that when I phone up the team understands my account and who I am as a client. I don't get passed on to a junior and Graham will always call me back. He even visits me at my house if I need to see him.

“ Working with Clarkson Wayman Ball I have the feeling that they are always working for my benefit. I've been dealing with them for several years now and I'm more than happy with the company and the people. They are professional, approachable and customer care is second to none. ”