

FINANCIAL ADVICE

← With understanding →

CWB. It's more than just
financial advice



Geoffrey and Rita Moth

We wanted to work with someone who understands that at our age we don't want to make money, but protect the money we've got. We're in our late 70s. We have different needs. We don't want to make a fortune and we don't spend as much. We simply want to maintain what we've worked hard for and keep the tax man at bay.

Our investments were spread over a number of different providers. It was becoming increasingly difficult to monitor the performance and ensure our capital was being employed in the most effective and tax efficient way.

We met with Paul at Clarkson Wayman Ball (CWB). He asked us about our current situation, financial and lifestyle goals and attitude toward investment risk. He explained the CWB approach to investment management and the tax implications of continuing to hold our existing portfolio.

After considering our options we elected to consolidate everything into the one place.

The handover and selling of investments then buying into our new strategy was completed effectively and efficiently. The administration team explained step by step what it entailed and how it would work, then managed the entire process, liaising with the providers to ensure the funds were received in a timely manner and reinvested as soon as possible.

Our investment strategy is very similar, in terms of risk and expected returns, although it is much easier to manage now that it is not spread across three to four different companies. CWB are also far more proactive. They review and revise our strategy as necessary every three months to ensure the fund performance is optimised and remains aligned to our attitude to risk.

The paperwork is also much easier, despite it being financial and technical, as we now just look at the one account.

Another benefit is that CWB is a local company, which is important to us given we're based here.

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.

“ We have peace of mind knowing that our investments are being reviewed on a regular basis and that research is being conducted to identify when changes need to be made. ”