

# Investing for the future

Manage your finances to meet your long-term goals

Whether you want to increase your wealth or preserve what you have, we can help you manage your finances in the best way to meet your needs, both now and for the future. We will work with you to assess your goals, create a financial plan, put it into practice and review it regularly.

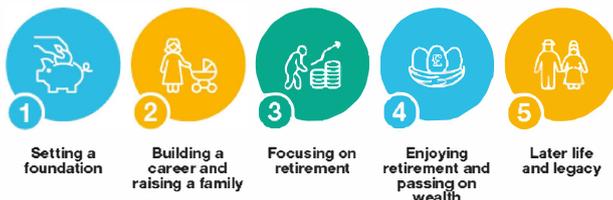
### We can help you:

- identify your investment goals and put a pre and post retirement investment strategy in place
- risk assess your current circumstances and put a flexible financial plan in place to change as your goals change
- preserve your estate and mitigate your Inheritance Tax (IHT) exposure
- provide investment solutions to provide growth and income
- ensure you have adequate financial protection in place for your family such as life assurance, mortgage protection and critical illness cover

Discuss your circumstances with an advisor ▶

## Financial Support throughout your life

Providing families with careful financial planning to navigate the financial issues that arise.



Find out how

### 60 seconds: What you need to know



Investing for the future  
**Phil Smithyes**

### Frequently Asked Questions

#### What is financial planning?

Financial planning helps you make sensible decisions about your money so you can achieve your goals in life. A good financial planner should work with you to build a comprehensive plan tailored to meet these goals and aspirations, whether that is understanding your retirement needs, protecting your family, how you wish to pass on your wealth or a range of other needs. They will also be able to help you take advantage of tax efficient planning techniques and keep you informed about changes in legislation which may impact you.

#### What is the difference between an independent advisor and a restricted advisor?

An independent advisor will be able to source solutions for you from the whole market considering all products from all providers, which should be given without bias or restriction. A restricted advisor will be limited to the types of products and providers that they or their firm are able to recommend. At Crowe we are proud to be independent offering you clear well rounded advice.

#### How much does financial advice cost?

Fees can be difficult to differentiate between advisors as they may charge in different ways depending on the services they provide. This can include an advisor's hourly rate, a flat fee for advice, a percentage of funds to be invested or commission on products an advisor recommends. You should always ensure you understand how much you will be paying them in total for their services and they should provide this in writing before you make any decision to proceed. This should also include any costs incurred should you decide to leave them in the future. You should not incur penalties or additional charges for deciding to go elsewhere if you are not happy

Contact us for more information