Henwood COURT

financialsense®
living life... by design

Key benefits of Financialsense®

- Identify your life objectives
- Build your financial plan to achieve these
- Improve your financial performance
- Get you financially well organised
- Deliver multi-generational financial freedom
- Save you time
- Deliver "carefrontation" being coach, counsel, and critical friend

0121 313 1370

info@henwoodcourt.co.uk

Our Value Guarantee – more for less

We pride ourselves of doing far more than just portfolio management and being 'the pensions and/or the tax adviser'. Financial*sense*® is designed to provide more service for a lower cost than typical advisory/ wealth management fees – that is our value guarantee.

Having now successfully done this for a number of years, we are absolutely convinced that this approach is the only right way for materially successful individuals to organise and manage their finances.

Life*sense*

Life*sense* is the starting point of our journey together. To allow us to deliver a transformative financial plan we need to get to know you and fully understand your life goals - what is really important to you, to identify your true objectives and to map out what your future good looks like. This Life*sense* Plan is the map that allows us to ensure that your wealth is completely mobilised to achieve the life you want. We partner with you to help and support you on your journey.

Comprehensive Financial Planning

Financial planning is the process of managing your wealth in accordance with the life you want to live. It ensures all your financial decisions and financial resources are focused on you achieving your life goals using sophisticated cash flow planning to help bring planning to life. It uses the Financial*sense*® Scorecard to audit your financial and legal position to identify any gaps in your planning.

Structured Reviews

Your annual review at The Cruck Barn will cover all areas of your financial affairs to ensure every element of your plan remains on track. Meeting with your Financial Planner you will revisit and discuss your financial plan following the bespoke pre-meeting detailed agenda. Your cashflow planning, investment strategy and Financial*sense*® Scorecard will be reviewed in the context of your current circumstances and life aspirations, as appropriate this will include lifestyle coaching and/or support and challenge in life planning. Any necessary adjustments to your plan can be discussed and a revised strategy agreed.

Depending on the complexity of your affairs you may be invited to attend additional interim meetings to ensure your plan is on track.

We understand that unplanned for events can occur – when this happens and you have an opportunity that you wish to explore or a problem to solve an adhoc meeting with your team can be organised.*

> "You cannot compare them to my previous advisers, what we get is so much more and so much better...They're not the best at what they do, they're the only ones that do what they do."
>
> Dean Harper Business Owner

Portfolio Advisory Service

We typically prefer to use our strategy known as Portfolio*sense*®: a proven, smarter, evidence-based approach to investing capital, designed to deliver proactive investment management and long-term outperformance all at a low cost.

This includes behavioural finance support (stopping you making poor choices or expensive mistakes), quarterly commentaries and online and / or app valuations and reporting.

> "Henwood really have helped us to live the life we want. All the staff know us and give us a warm welcome whenever we go there and I trust the whole team for their knowledge."
>
> Andrew and Diane Messenger

The Pension & Retirement Service

To ensure you can enjoy your ideal retirement lifestyle, we help you manage the complexities surrounding the Lifetime Allowance and Annual Allowance rules, State Pension Analysis and an assessment as appropriate of Defined Benefit Pensions; plus a Cash Deposit Sourcing service. We support you with advice and solutions in relation to your pre or post-retirement financial strategy; and in helping you emotionally transition to get your head out of work and into life.

Your Own Team

Depending on the complexity of your affairs you will be managed by a named team comprising, as appropriate, a Senior Financial Planner (Chartered) supported by an Associate Planner (Chartered) and Client Service Associate; or a Lead Planner (Chartered), who will work alongside a Client Service Specialist.

The Taxation & Estate Planning Service

Our tax optimisation and mitigation service will help you to ensure you only pay the taxes you are required to, ensure your estate planning is in order and transfer wealth to younger generations to mitigate Inheritance Tax.

Access to your own personal Portal via the Henwood Court App

The Henwood Court App and portal provides a secure central document transfer, e-signature and filing system for all those important legal and financial documents. Transforming the management of your financial affairs, bringing organisation, simplification, information and communication all at the touch of a button – maximising the use of technology for your benefit.

The Financial Information Service

We send you regular financial commentary, as well as invitations to our financial and lifestyle workshops.

The Professionals Service*

We'll happily work with your existing professional advisers or, where necessary, recommend a professional from our trusted alliance network.

Part of the Henwood Court Alliance

As a client of Henwood Court you will have access to our alliances of contacts that provide a wide range of services such as reviewing your energy suppliers#, executive coaching#, media training#, web-site creation#, marketing#, general insurance#, mortgages#, and much more. Many of these alliances provide costs savings to Henwood Court clients.

> "Henwood Court is a special place created by special people."
>
> Gaye Morris MD Next Steps Solutions

Business*sense*®

With full Business*sense*® membership you not only receive access to the full suite of Business*sense*® content to include practical articles and webinars; but the opportunity to attend the invite only Business*sense*® network – a closed group of likeminded Business owners providing you access to a confidential support network and topical seminars.

The Family Support Service*

Your dependents can access financial advice and support, and benefit from the reduced fees that the linking of portfolios can attract.

Specialist Services

You will also have access to the following specialist services.

- Executor Probate Support*#
- Trust establishment and associated administration*#
- Charitable giving/philanthropy*#
- Business succession planning*#
- Career and retirement counselling*#
- Share option planning*#

* Fees may apply. Your team will discuss these with you as appropriate.

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Not all tax planning is regulated by the Financial Conduct Authority.
#These services are not regulated by the Financial Conduct Authority.
This information is current as at the date of writing (10/20) and may be subject to change.