

A background image showing a close-up of two hands shaking in a firm grip. One hand is wearing a ring with a green gemstone. The background is a blurred office setting with people in business attire.

WHY WORK WITH A FINANCIAL ADVISER?

Because that relationship may be one of the best investments you ever make.

BUILDING TRUST AND CONFIDENCE IN YOUR FINANCIAL FUTURE

Introduction

There are many areas in which we, as your financial adviser, can add value to you. Not all our clients will benefit from each area all the time. But over time the value we add will grow and develop as you do. From protecting your young family, through to growing your wealth, drawing an income, and enjoying your later life, there are many areas that we can support and help you. And if circumstances change along your financial journey, for better or for worse, we are there for you. We have identified over 20 areas where we believe we add value for our clients, but we have picked out just a few below to give a flavour.

Please ask us for more details or to help with any questions that you have.





THE SIX MAIN AREAS WHERE WE CAN ADD VALUE

- Goals and planning
- Behavioural coaching
- Investment oversight
- Risk assessment and management
- Tax planning
- Confidence building



Goals and planning

- When Alice (in Alice in Wonderland) asks the Cheshire Cat, “Would you tell me, please which way I ought to go from here?” the Cat replies, “That depends a good deal on where you want to get to”. It is the same for all of us – the first stage in achieving your long-term financial goals is to have clarity of what they are. This is a key area of our expertise, and we can help discuss, plan, and agree a detailed and realistic plan for your financial future. We ask you questions in a relaxed but structured way; we help you understand risks and opportunities and we build a clear plan for your future. Without a long-term plan your finances are unlikely to head in the right direction. Our job is to give you confidence in the future.
- Most people find it hard (or impossible) to project returns, costs, inflation, and their income needs into the future. We use powerful but simple tools that will illustrate this for you. Seeing a picture of your future “money in and out” can really put into perspective how your plan is progressing.

Behavioural coaching

- Humans have evolved to survive over many thousands of years. Unfortunately, we have also learned some bad habits and biases in the process. Many of them we are not even aware of. We buy high and sell low, we value the near term more than the long-term, we hold onto investments that have fallen, we believe information that reinforces our own views. Part of our role is to act as a coach – helping you avoid these mistakes and guide you to a better future. Research shows that investors may be losing up to 2% per year by falling into common traps – we assist in avoiding these.
- Holding your hand through difficult times - divorce, death, redundancy, business sales, and making wills are all stressful times. We have experience and expertise and understanding to assist and guide you through them. We are there when you need us most.

Investment oversight

- “Don’t put all your eggs in one basket”. A well-diversified portfolio can deliver the returns that you seek with a lower amount of risk. We use sophisticated tools to help you achieve the returns you need; within the risk tolerance you have.
- Reducing costs and boosting efficiency can compound up to big differences over the years. We have access to portfolios that cost from as little 0.4% per year versus the average managed fund of 1.37% per year (source: Money Management). Wrap platforms can add real value and make portfolio management easier – we make sure we select one that meets your needs. We make sure the platform is cost effective and reliable – making your life easier.



Risk assessment and management

- There is a pernicious risk that few investors are aware of called sequence of return risk. It can have a massive impact on how long your pension fund will last – in the worst case it could reduce your income by nine years or more. We can help you plan and take the simple but effective steps to mitigate that risk – and give you a “longer lasting retirement income”.
- Risk is a complex subject with many dimensions – we will help you navigate and understand risk to ensure the solutions we recommend meet your needs. We use our expertise, structured questions, and a conversation to guide you to a solution that meets your needs and objectives in a way you understand.

Tax planning

- We make sure that we use all applicable tax reliefs and allowances each year – thus helping your money grow faster. Estimates suggest that this could boost returns by 1% per year – so on a £100,000 investment that would be £1,000 per year.
- Student debt and rising house prices have put huge pressures on the next generation. It is little surprise that parents and grandparents want to help. But what are the most effective and secure routes. How do you gift but retain family control? What are the tax implications of gifts or house purchase? We can help with all these questions to provide the confidence and value you seek.
- Using simple trusts, wills, and other strategies we can make sure your money ends up in the hands of the people you want when you want. Poor planning can see up to 40% of your hard-earned savings or life assurance paid to the tax man. We give you confidence that your wishes are met, your loved ones protected, and / or your business secured.

Confidence building

- We can spot opportunities. Understanding your objectives allows us to be alert to opportunities – new products, new tax freedoms, better strategies. We are your eyes and ears in the ever-changing tax, legal and product markets. And we will keep you on track – once we have established your risk profile we manage and review your investments to make sure you stay on track over the months and years. We assess your risk profile regularly and the risk of your portfolio to make sure they are in tune.
- The freedom to draw your pension benefits how you wished, was introduced in 2015. Initially they were trumpeted as offering great choice for consumers. But over time it has become clear that planning and managing income from a pension pot, that may have to last 35 years or more is far more complex than initially thought. Understanding sequence risk and asset class returns vs inflation; establishing a sustainable withdrawal rate; managing life and health longevity; and planning cashflow over four decades is well beyond most investors – especially as they move into later life. We will simplify the process for you, and be with you for the long run.
- We have built our expertise over many years. We are fully qualified financial advisers. We are regulated by the Financial Conduct Authority (FCA). We have a Statement of Professional Standing (SPS) issued by an independent professional standards body. And we are required to maintain minimum standards and conduct regular Continuing Professional Development (CPD). Keeping up to date with all financial matters allows us to give you the best possible advice.



DON'T JUST TAKE OUR WORD FOR IT

Here are two independent sources of evidence of the Value of Advice:

- A report by the International Longevity Centre (ILC) think-tank has found that those who have sought professional financial advice are **better off by an average of £47,000** over a decade compared to those who did not take advice.
- Research carried out by Unbiased highlights the boost to pension pots that professional advice can bring. They state that those taking advice will save an average of £98 per month more, which equates to **an additional £3,654 per annum** in retirement income, based upon a pension pot of £100,000.



For more information about services, to arrange for a free initial no obligation conversation or to talk about a specific area of financial planning please contact us.

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