

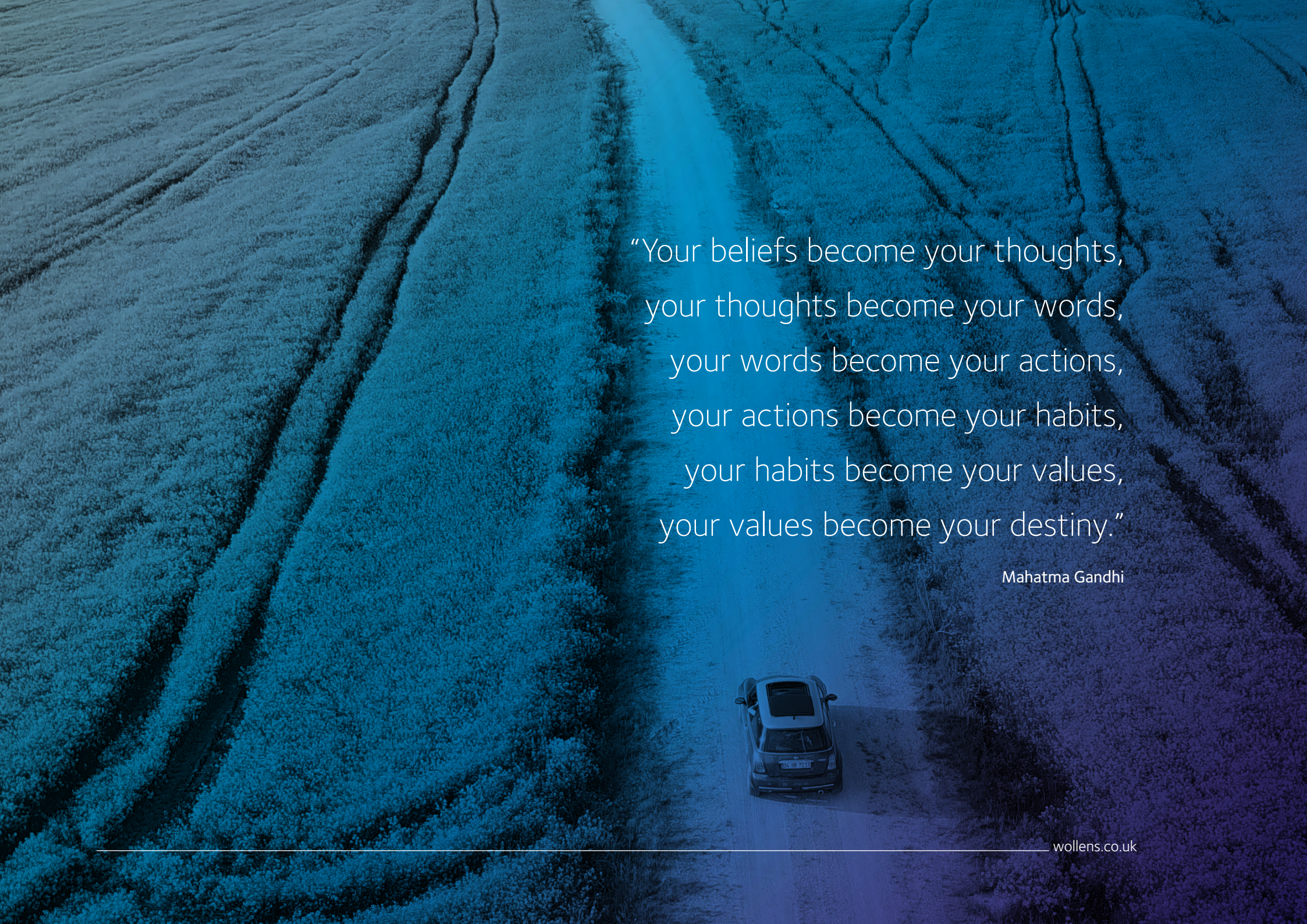


WOLLENS

Financial Planning

# Planning is personal

Uncompromisingly client-focused  
financial planning

An aerial photograph of a winding road through a field, with a car driving away from the viewer. The entire image is overlaid with a blue color gradient.

“Your beliefs become your thoughts,  
your thoughts become your words,  
your words become your actions,  
your actions become your habits,  
your habits become your values,  
your values become your destiny.”

Mahatma Gandhi

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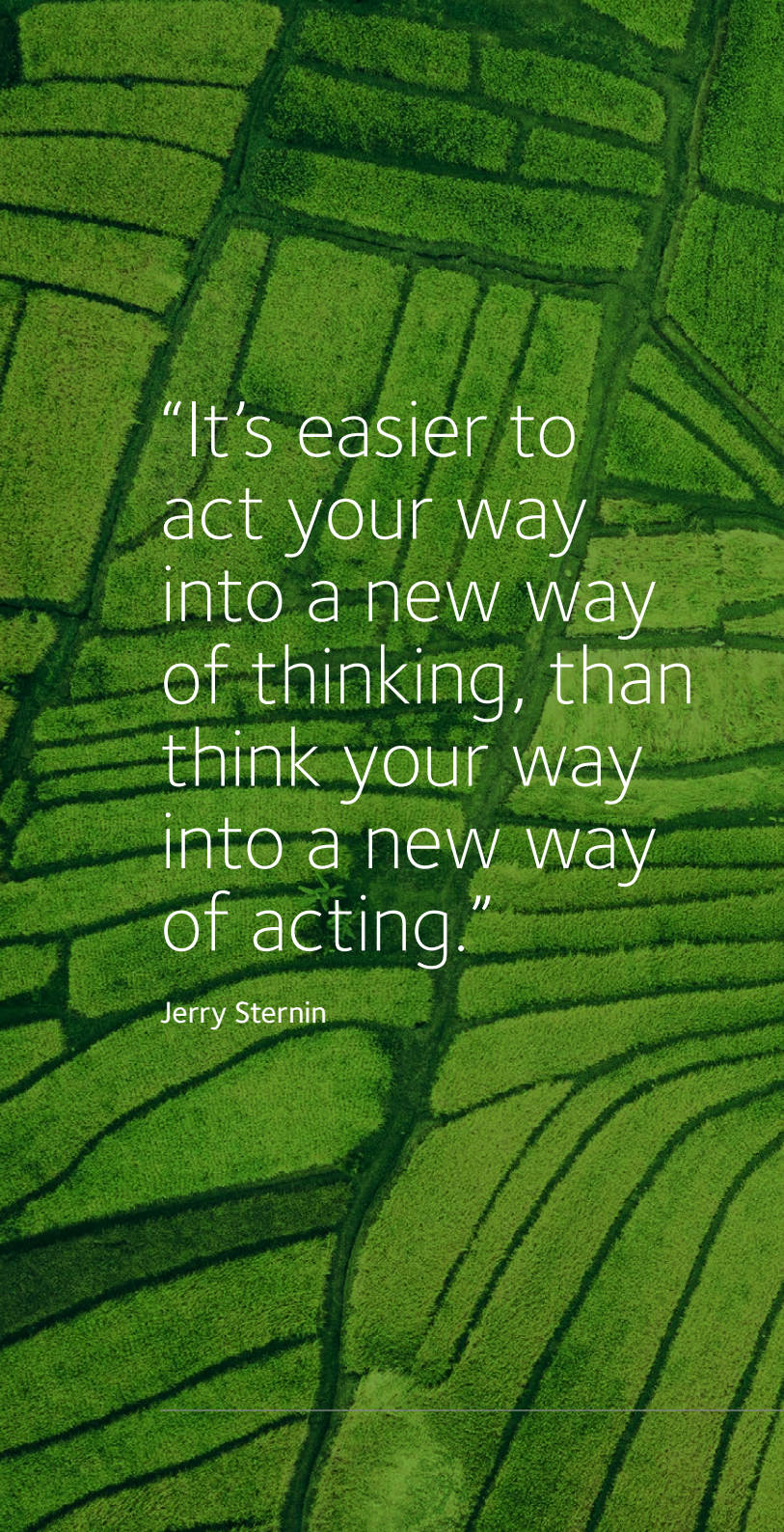
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# At Wollens Financial Planning we think about financial planning differently.

Rather than filling you with fear, we think planning for your future can and should be embraced and prioritised.

What if it liberated you? What if it gave you more time to pursue your passions? What if it helped you fulfil your real purpose?

For us, Financial Planning is about helping you stop, reflect and consider what you really want out of your life: your dreams, hopes, values and passions. We help you to answer these important questions and create a financial action plan with a values-led investment strategy that provides focus and direction for your life journey.



“It’s easier to act your way into a new way of thinking, than think your way into a new way of acting.”

Jerry Sternin

## A new way of thinking

**We have a vision for a different type of financial services business. The founders of the firm, having previously worked for firms of chartered accountants, observed that ‘the professional services model’, when delivered well, led to spectacular outcomes for clients.**

They had no appetite whatsoever to just build ‘another IFA firm’.

Since 2010, working with our amazingly talented team, we have helped clients recognise that money is simply there to help achieve one’s broader life goals – and nothing more. Our clients have become huge supporters and advocates for our business and what we stand for and most new clients are introduced to us via our existing clients.

We have sought to build a business which stands out from the crowd and where the core purpose that we originally set out remains central to all that the business stands for today.

We are now well positioned for the future, and we would be truly delighted to arrange a no-obligation meeting with you and one of our financial planning experts at no cost.

If you already have a financial adviser and would appreciate a second opinion from us, then we are here to help.



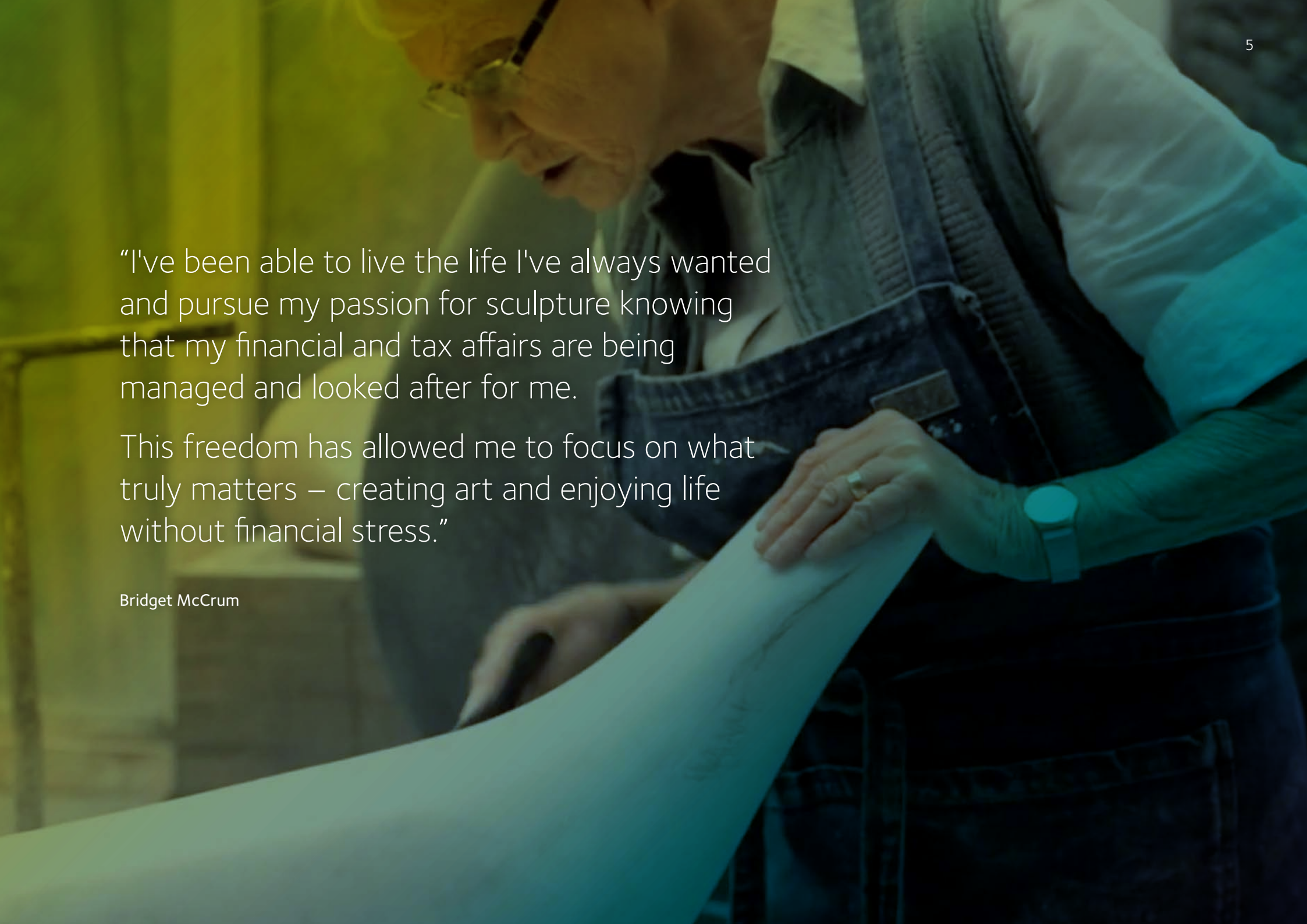
## What is financial planning?

Financial planning is a long-term activity that aligns your personal goals to your financial situation. By taking a holistic view of your financial position we create a personal financial plan unique to you. We have considerable expertise in:

- Cash flow planning
- Retirement planning
- Investment and wealth management
- Tax and business services
- Estate planning
- Protection and insurance
- Investing with planet and people in mind
- Philanthropy

Your plan is likely to include some or all of these planning matters. In addition to this your Financial Planner will be an attentive listener, a good sounding board, your 'devil's advocate', the person who helps keep you organised and on track and there for you when most needed.

We have always operated on a fee basis, recognising financial planning as a professional service. We believe in being transparent and open and will make you fully aware of our fees and charges before you engage with us.

A woman with glasses and a denim apron is looking at a large roll of paper in a workshop. The image has a teal and yellow color overlay.

“I've been able to live the life I've always wanted and pursue my passion for sculpture knowing that my financial and tax affairs are being managed and looked after for me.

This freedom has allowed me to focus on what truly matters – creating art and enjoying life without financial stress.”

Bridget McCrum

“The future  
belongs to  
those who  
give the next  
generation  
reason for  
hope.”

Pierre Teilhard  
de Chardin

## Reasons you may need a Financial Planner

Most likely, you have been referred to us by a long-standing client, who is pleased to endorse our services. There could be a variety of reasons why it may be helpful for you to appoint a firm of financial planners at this time.

Of course, people often feel they need more guidance in times of investment market turmoil or a significant life event but there are many reasons to seek the help of a Financial Planner, such as:

- You are setting up a new business or selling your business
- You are planning for your retirement
- You have been diagnosed with ill health
- You need guidance following the death of a loved one
- You have received an inheritance or other windfall
- You are concerned with the performance of your investments

- You are starting to build your wealth and need help making the right financial decisions
- You are a time-poor entrepreneur
- You are deciding to pass on your wealth to your children or grandchildren
- You have a growing young family and want to plan for their future education and protect against the unexpected
- You have had a change of job or a promotion
- You are planning to buy a bigger or second property
- You have separated from your partner and need financial guidance

We are here to help guide you through all of your significant life events, providing you with uncompromisingly client-focused financial planning.



## Who we work with

No one background defines a typical Wollens Financial Planning client. You will be a goals-focused wealthy individual or family who recognise the need to implement a disciplined structure to your finances.

Your demanding, pressured, and busy life will mean that you are willing to delegate the day-to-day management and planning of your financial resources to us. Our aim is to make a difference to your life and to delight you with the work we do and the way we do it. Our team of financial experts will work closely with you to build a lasting professional relationship which will allow us to advise, plan and oversee your financial affairs.

We will help you to make sound financial decisions to ensure a life well lived, not just money well preserved. After all, you can't take your money with you. Our values and strategy allow us to devote a significant amount of time and attention to each of our client relationships. Over recent years we have helped one client retire five years earlier than anticipated, another reduce to a four-day week to spend more time with their family without compromising their lifestyle and for another we have helped create an affordable yet ambitious 'bucket list' that they are steadily working through.



## How to contact us

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If you would like a no-obligation discussion about your financial planning needs, contact us on the relevant office number below.

**Torquay**

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01803 618 318

**Exeter**

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01392 272 525

**[info@wollensfp.com](mailto:info@wollensfp.com)**

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**Martin Ruskin** – Director

**Tom Desborough** – Client Manager

**Hannah Nolan** – Senior Financial Planner



The contents of this guide are for information purposes only and do not constitute financial advice. Investing places your capital at risk and investments may fall or rise in value. Past performance is no guarantee of future returns. You should seek competent advice before taking action.

Wollens Financial Planning is a joint venture between Paradigm Norton Financial Planning Ltd and Wollen Michelmores LLP. Wollens Financial Planning is a trading name of Wollen Michelmores Financial Planning Ltd, an appointed representative of Paradigm Norton Financial Planning Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Paradigm Norton Financial Planning Ltd's FCA Register number is 455083 and Wollen Michelmores Financial Planning Ltd's FCA Register number is 400890.