Charlwood Leigh

Your future in our hands

Personal Financial Planning

Investments

Corporate Financial Planning

Leading the way

Planning the best route

Finding the right partner to help steer you through the stormy world of finance is never easy. As with any journey, it is important to know where to start and where you want to get to. That is why at Charlwood Leigh we spend a lot of time getting to know you.

We need to understand your current finances and your personal situation, as well as your hopes and dreams for the future.

By ascertaining your attitude towards investment risk and any ethical issues which might have a bearing on where you choose to invest your money, we can then help you to plot your course towards your financial aspirations. This allows us to ensure that the journey there is as comfortable as possible. Our aim is to protect you from any changeable conditions or any unforeseen events.

Charlwood Leigh has been guiding clients like you for over 40 years and has extensive experience in protecting your security and growing your wealth.

"I want to thank you all for your care and guidance over the years, and please pass on my appreciation to your staff for their super efficiency!"

Client since 1986

"Charlwood Leigh has played an important role in providing our family with regular investment advice for many years now. We have appreciated their help in setting up my mother's trust and arranging mortgages for our sons."

Client since 1998

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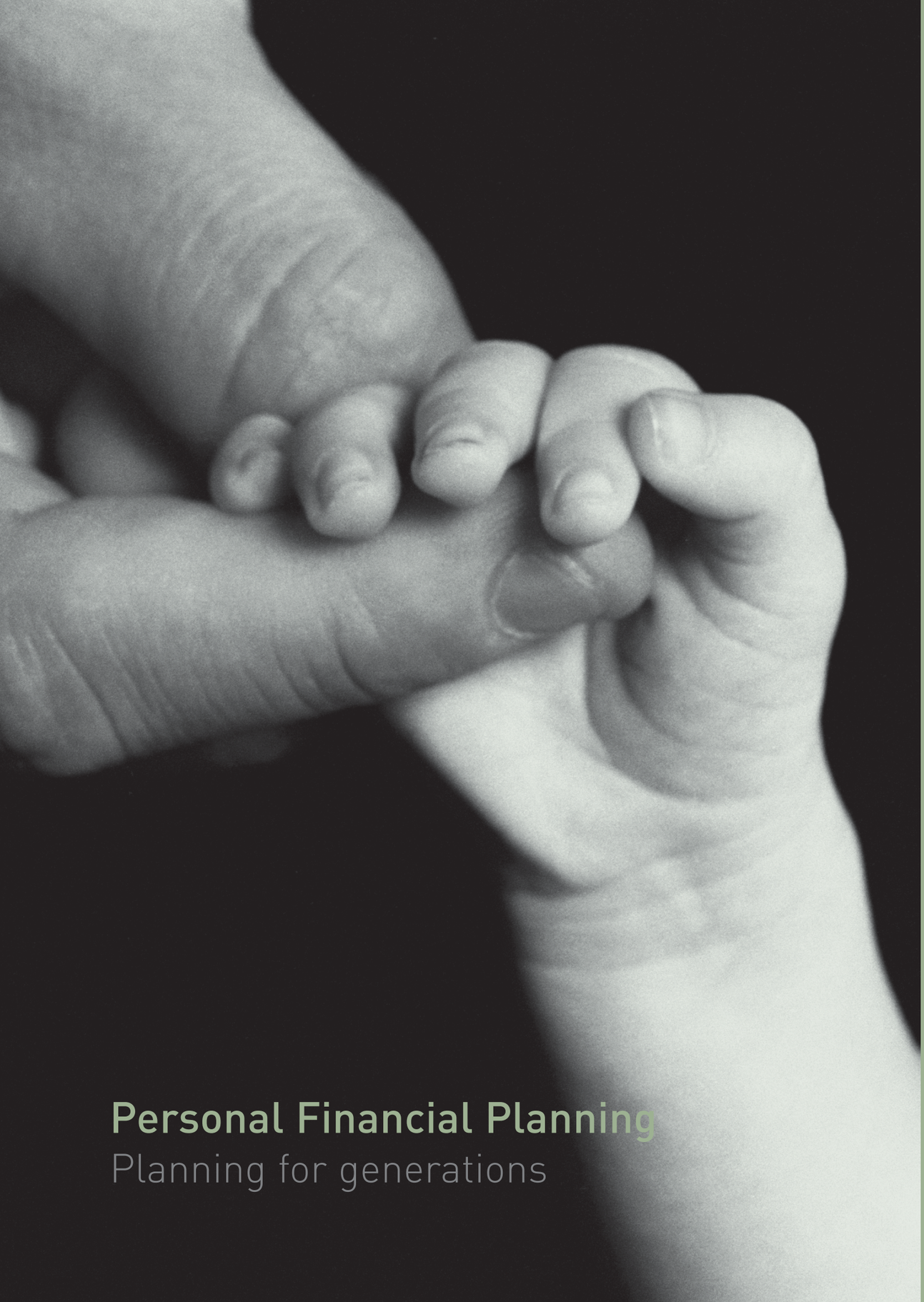

Personal Financial Planning

Planning for generations

Nurturing your assets and safeguarding your lifestyle is Charlwood Leigh's primary function. Helping you to protect your family against the financial effects of a death, long-term illness or critical illness, and ensuring that there is money available to maintain your standard of living in any eventuality, is our goal.

Whether you wish to save for your family's future or your retirement, we have a wealth of experience in planning for school fees, weddings or simply for a rainy day.

Our mortgage service is very well established and we have impartial access to the entire mortgage market to assist you with your house move or refinancing requirements. We offer a comprehensive variety of life assurance schemes to cover your family and mortgage needs.

"I can't thank you enough for looking after our family's interests over the past twenty-five years. The long-term care policy now goes a long way towards paying for the nursing care fees."

Client since 1982

Inheritance Tax Planning

Life Assurance

Private Pensions

Trusts and Settlements

Education Fees Provision

Long Term Care

Income Protection

Enterprise Investment Schemes

Venture Capital Trusts

International Services

Mortgages

Savings and Investments

Investments

Maximising future returns

A sound investment strategy requires careful cultivation.

Charlwood Leigh has helped our clients to invest over £250 million in unit trusts and mutual funds. We assist them in deciding on the best investment strategy by advising on a range of investment vehicles and their tax planning advantages.

By understanding your attitude to risk, we can ensure that your portfolio of investments is tailored to meet your needs.

Our clients are sent regular valuations of their investments in order for us to monitor the progress. This gives us an opportunity to discuss how best to manage their portfolios as investment markets change, ensuring that returns are optimised as far as possible at any point in the economic cycle and gains are sufficiently protected in times of volatility.

"We have always found Charlwood Leigh most efficient and their investment advice excellent. We have never had any hesitation in recommending them to others."

Client since 1982

Unit Trusts

Personal Equity Plans

Individual Savings Accounts

Investment Trusts

Investment Bonds

Individual Pension Fund Management

Corporate Pension Fund Management

Annuities

Offshore Investments

Trust Fund Management

Corporate Financial Planning

Strategic planning for a safer future

A successful business relies on well thought through tactics. Charlwood Leigh has decades of experience in helping clients to successfully set up and run their own businesses. We advise large and small corporate clients about pension planning, life assurance, staff benefit structures and investments.

We can help with all business financial planning, and assist you with any manoeuvre – from start-up to sell-off – so that you can make the best possible return from your business endeavours.

With our guidance, you can build the right benefit package to attract and keep staff. We will also advise you on how to reduce your tax on profits and build security for your business and assets.

Working together with your current tax and legal advisers we can ensure that your business runs as efficiently as possible. Should you need advice outside our own remit, we would be happy to recommend a professional firm from our preferred list of connections.

"For the past 15 years, Charlwood Leigh has provided a very professional and friendly service in relation to our company pension arrangements."

Client since 1993

"Since 1973 when Charlwood Leigh organised the London Philharmonic Orchestra pension scheme, they have looked after our finances assiduously. I am very happy to leave my financial future in their hands."

Client since 1973

Directors' Pensions

Group Pension Schemes

Stakeholder Pensions

Group Risk Insurance

Medical Insurance

Retirement Planning

Capital Raising

Key Person Insurance

Share Protection Cover

Exit Planning

Choosing your partner in any venture is always something that demands a great deal of thought.

Our clients can rely absolutely on our judgement and integrity, and can draw on the wealth of experience that our advisers have gathered over many years and through many market cycles.

We hope that we can soon welcome you as a new client so that we can help you to achieve your financial goals and navigate your way through the maze of financial products, investment funds, and legislation that will help you to get the very best out of your money.

What you can expect when you partner with us

- **We will get to know you well** Undertaking a full comprehensive analysis of your current assets, investments and liabilities and take any steps to understand your plans for the future, your attitude to investment risk and your ambitions.

- **In-depth research** As independent financial advisers, we are able to offer the widest spectrum of financial products from all authorised providers in the marketplace. It is our role to select from these various investments, the most appropriate portfolio for you in your personal circumstances. We spend a great deal of time researching the market so that when we present you with our recommended options, you can be sure that they will be appropriate for you and selected from the best providers.

- **Implementation** We will then help you to organise your finances and implement effective long term financial plans which will help you to reach your goals. We will deal with all of the investment houses and insurance companies for you, making sure that all of your instructions are carried out correctly and efficiently.

- **On-going vigilance** Over the years it will be necessary to make changes to your plans as your own circumstances change. We will endeavour to meet with you at least once a year to review your investments and up-date ourselves as to your circumstances and your plans for the future. We can then make any necessary adjustments to the plans that we have in place so that together we can ensure that your arrangements are all exactly as they need to be, in the prevailing financial climate.

Our aim is to exceed your expectations as advisers and ensure that you prosper as a result of the advice that we give you. We believe that we provide a uniquely tailored service for every client, taking time to understand our client's personal requirements and mustering the collective expertise of our experienced team and a network of other professional advisers, such as accountants, lawyers and tax experts, to design financial portfolios specific to your individual needs.

Charlwood Leigh is then proactive in managing each portfolio on your behalf, keeping you fully informed of new developments in the investment markets, and giving you regular feedback and consultations as part of our very personal service.

The result is quite simply an outstanding partnership which will optimise the financial returns on the money you save, and will ensure that your family is protected from any potential financial hardship.

We look forward to meeting you soon.

CHARLWOOD LEIGH

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