THE VALUE OF ADVICE

CASTLEFIELD

THE THOUGHTFUL INVESTOR

We aim to make a positive difference to the lives of our clients and the world in which we all live.

WELCOME TO CASTLEFIELD

Throughout your life, there will be times when you could benefit from professional financial advice. From planning your retirement and managing your investments, to estate and inheritance planning for your family, it's important to get the expert advice that's right for you.

At Castlefield we provide holistic, ethical financial advice to thoughtful individuals like you, taking into account your own values, aspirations and changing needs.

One common interest that most Castlefield clients share is being mindful of the impact their money is having in the world.

As an employee-owned business we can ensure that everything we do reflects not only the values we share as co-owners of our own business, but also the principles that are important to our clients too. That's why we're known as the Thoughtful Investor ®

In these pages we aim to explain more about the above, and the type of advice you can expect from Castlefield, along with why you should select us as your adviser of choice.

BENEFITS OF PROFESSIONAL ADVICE

Having a personal financial plan created by a professional financial adviser brings so many advantages. To start with, there's the time saving and simplicity of outsourcing financial duties. Added to that, there's the benefit of receiving tailored recommendations from a skilled practitioner to help you achieve your financial goals.

But the benefits extend beyond simply practical and financial benefits. A sound financial plan also helps to improve emotional well-being, delivering greater clarity around finances to make you feel more confident and financially secure.

WHAT YOU CAN EXPECT

EXPERTISE

At Castlefield, we believe that the value of professional advice is about more than just investment returns; it's about knowing your goals and understanding your values, so we can provide advice that matters for the things you care about. We aim to build trusted, long-term relationships with our clients.

YOU GET THE FULL PICTURE

There's so much more to financial advice than just choosing the right product. The best advice comes from a thorough review of your current financial position, your long-term financial goals, and how you feel about investment risk. A common interest many of our clients share is being mindful of the impact their money is having in the world. We will also conduct an ethical questionnaire to understand your views on environmental, social and governance factors, which helps inform our wider investment approach. We will also offer support if you wish to consider philanthropy.

VALUE FOR MONEY

Financial advice isn't free although professional financial advice should effectively pay for itself. Alongside feeling more confident and financially secure, the value of advice can be measured in pounds too. The international longevity centre UK found that individuals who had sought financial advice were on average, £47,000 better off than those who had taken care of things themselves.*

The top three benefits of advice

34%

34% of those advised felt that having access to expertise gave them more confidence in their financial planning.*

32% of those advised felt that having contact with a financial adviser gives greater peace of mind.**

32%

50%

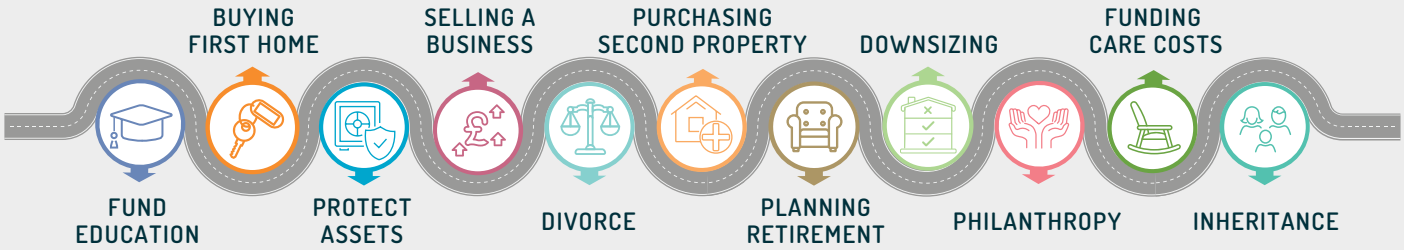
Those who fostered an ongoing relationship with their adviser were up to 50% better off than those who had received advice once.*

*Source: Feeling the benefit of financial advice report, ILC

** Source: Peace of mind: Understanding the non-financial benefits of financial advice, ILC

DO YOU NEED FINANCIAL ADVICE?

Road Map For Seeking Financial Advice



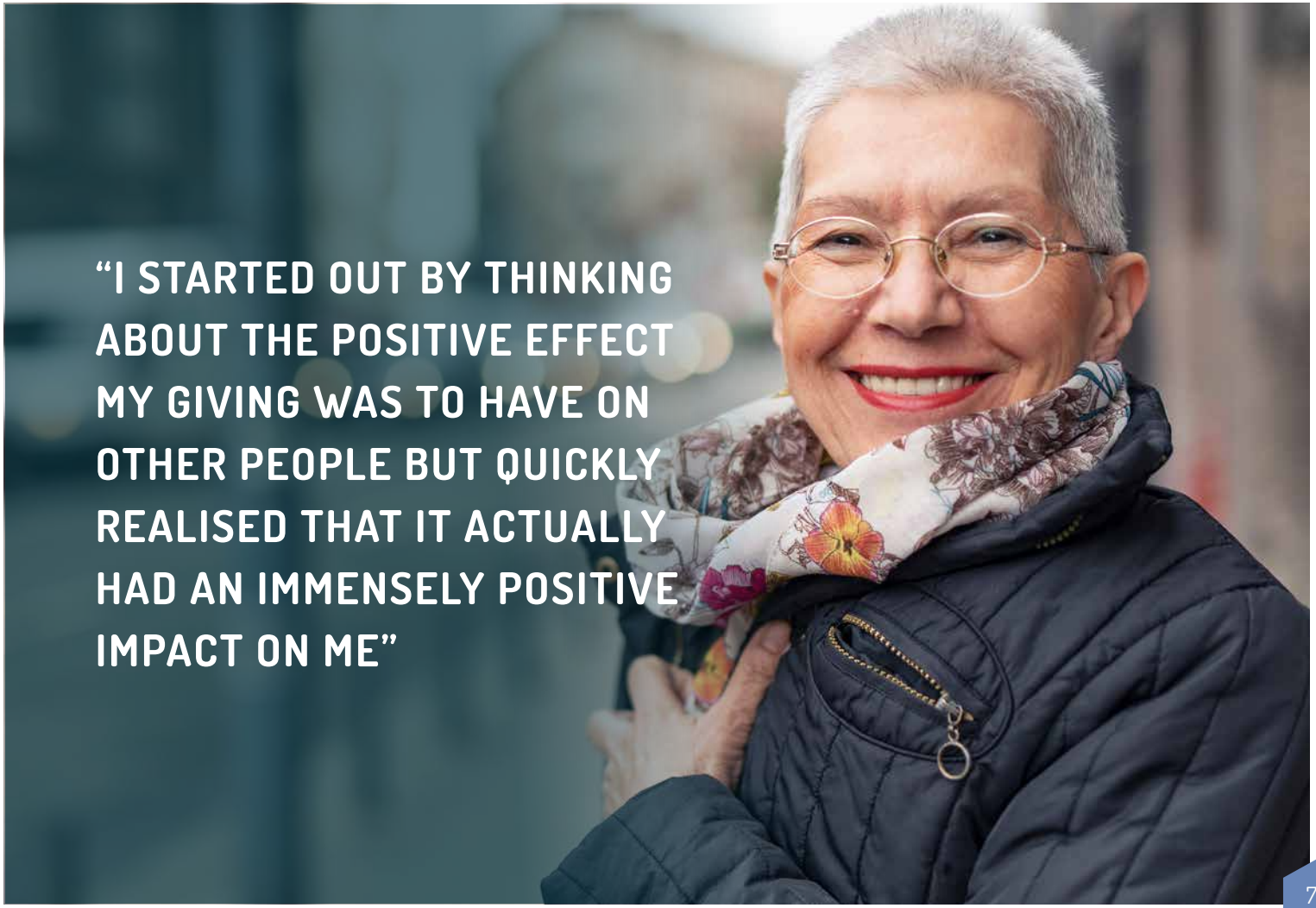
Clients seek the advice of financial planners for all sorts of reasons. For example, when dealing with a change in personal circumstances (e.g. divorce, inheritance, downsizing), finding the right level of cover to protect your assets, planning your retirement, buying a second property, selling a business, funding education or care, giving money away efficiently etc.

Making the wrong decisions in these moments, could have a significant impact on the outcome - both financially and emotionally - so it's important to get the expert advice that's right for you.

A qualified financial adviser can help you answer difficult questions such as:

- Can I afford to retire?
- Can I help my children get on the property ladder?
- How can I use my money to do good?

We often say that we are here to help if you don't feel you have the skills, time or inclination to manage your affairs yourself. Our clients appreciate the peace of mind and added protection that a qualified adviser offers. They also value receiving support from someone who has their best interests at heart, and who builds an understanding of them over time, to be able to provide the most suitable options for their circumstances and personal objectives.


“I STARTED OUT BY THINKING ABOUT THE POSITIVE EFFECT MY GIVING WAS TO HAVE ON OTHER PEOPLE BUT QUICKLY REALISED THAT IT ACTUALLY HAD AN IMMENSELY POSITIVE IMPACT ON ME”

HOW AN ADVISER COULD HELP YOU

Some of the most frequently given reasons why clients contacted Castlefield for help.

GOOD ADVICE IMPROVES WELLBEING - (BACKED BY RESEARCH)

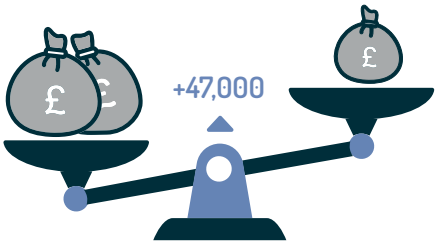
Obtaining professional financial advice can have a significant impact on your health and wealth. A study by the international longevity centre UK (ILC) and Royal London found conclusive evidence that receiving financial advice improved emotional well-being, as it leads to greater confidence in - and control of - your financial future. These benefits were further magnified where there was regular, ongoing contact with the adviser.

Their research also found that in the space of just 10 years, individuals who had sought financial advice were on average, £47,000 better off than those who had taken care of things themselves.

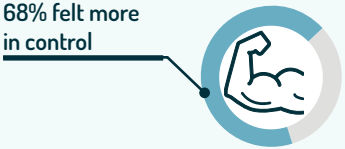
NB: given that the research spanned the 2008 financial crisis it highlights the value of financial advice especially during volatile times.

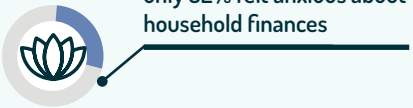
People who receive advice are more confident, worry less and are better prepared for the future:

People who receive advice are on average £47,000 better off



Studies revealed that of those who sought advice:

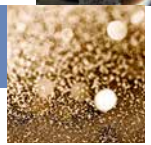




*Source: ILC, What it's worth - Revisiting the value of financial advice, December 2019

“I WANTED TO INVEST ONLY IN ETHICAL FUNDS. WHAT I DIDN’T REALISE WAS THAT I’D ALSO CHOSEN FINANCIAL ADVISERS WHOM I COULD TRUST ENTIRELY.”

WHY CHOOSE CASTLEFIELD?



20 YEARS ANNIVERSARY

We're an investment management and financial planning business with a reputation for being at the forefront of ethical investing. We like to think Castlefield is a bit different from other firms.

Committed to your success

To start with, we're an employee-owned organisation, so everyone has a stake in the business. We hope you'll find that our team is even more committed to your success. It also means we can ensure that everything we do reflects not only the values we share as co-owners of our own business, but also the principles that are important to our clients too. We aren't incentivised by a bonus culture (as found in other investment houses), instead we can look long-term and focus on delivering excellent service – whilst looking after our clients over the course of their lives.

Ethical investment expertise

Ethical considerations have always been core to Castlefield's ethos. For 20 years we have included an ethical questionnaire as part of our fact-finding process as a matter of course. This means we understand ethical investing, and the importance of thoughtful share ownership, like few other firms.

Easy to work with

By working with Castlefield you'll discover that we aim to communicate complex matters in a simple way. We'll speak in a language you understand, making the effort to avoid any unnecessary technical jargon or financial acronyms.

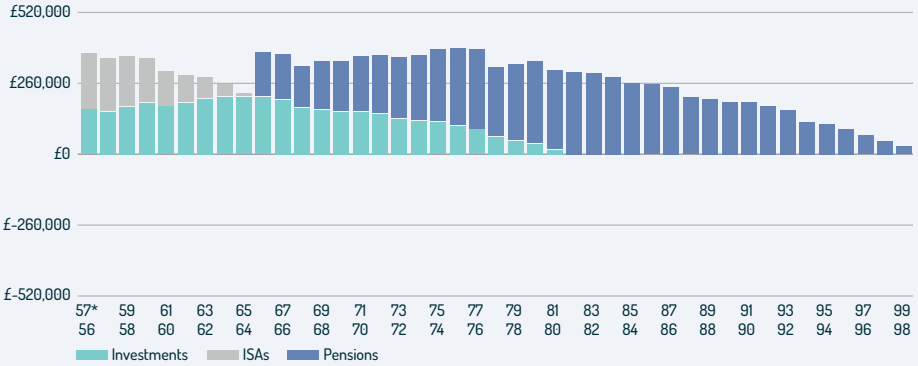
Skilled Professionals

Our skilled Client Advisers also have a breadth of experience and have helped many other clients to align their finances with their values, enjoy retirement without the fear of running out of money, help fund the property purchases or education of loved ones in an efficient way, or achieve their other long-term financial goals.

Financial modelling to take early retirement

During our client's annual review, she told us about her work pressure and how the travel commitments had taken their toll on her home life. She enjoyed her job, and the work she did was fulfilling, but she wondered if she could achieve a better work/life balance. Using some cash-flow modelling software, one of our financial planners worked with her to demonstrate that she could work fewer hours in a role with a less demanding travel schedule, based on her current asset levels, and how that would affect her ongoing income. By reducing ongoing payments into her existing ISAs and pension, she would still have enough to support the family and their future financial aims without this having a significant impact on the overall financial plan. Alongside that, we were also able to show how she could afford to pass on some of her wealth to her loved ones and, given that she would have more time available, could make a difference to the charitable causes she supported by becoming an unpaid volunteer.

By using dynamic planning tools such as cash-flow analysis, we can respond flexibly to any changes in your personal or financial situation to demonstrate how different decisions and scenarios may affect your financial position.



OTHER WAYS A FINANCIAL ADVISER CAN HELP YOU

When required, we can also liaise with other advisers and experts – for example your solicitor or accountant– perhaps to help you write a Will or Power of Attorney; set up a trust; make use of your tax relief when making charitable donations; to manage your Capital Gains Tax position; to help your accountant gather the necessary documents for your tax return.

Through our extensive professional networks, we have access to other experts as needed – for example we have links with The Charity Service. This is relevant for clients looking at charitable giving and philanthropic activities: **https://charityservice.org.uk/**

HOW DOES IT WORK: THE PROCESS

Financial advice with Castlefield is simple and straightforward. We have a four step process to get you on board as outlined here.

UNDERSTANDING

At this stage we get an understanding of your current position, goals, aspirations, and attitude to risk. We'll also seek to understand your perspective through our ethical questionnaire. All of this helps us to build a better picture of your needs which in turn affects the recommendations we make for your financial plan.

IMPLEMENTATION

Once we have established and agreed your objectives and requirements, along with assessing your views on risk, we'll then seek to implement the agreed plan. This involves constructing your portfolio and allocating resources accordingly. This stage also includes switching existing investments and arranging new products, where necessary, while completing all documentation and administration on your behalf.

ONGOING ADVICE

We will provide an annual assessment of your providers and policies, to ensure they remain good value and suitable for you – thereby potentially saving you money. We may also make a recommendation depending on economic, political and/or regulatory changes, such as altering your pension contributions as rules change to avoid an unnecessary tax bill, or the use of tax allowances and strategies to reduce the amount of tax you pay.

SUPPORT

Inevitably, as your circumstances and your priorities change, so too will your financial arrangements. It's a bit like having satnav for your finances to ensure you are always heading in the right direction towards your goals. Our secure online client portal gives 24 hour access, and you will receive our ongoing communications to keep you up-to-date with any relevant news and developments.

THE NEXT STEP

If you want to learn more about how we can help you align your finances with your values and achieve your long-term financial goals, please call us on **0330 088 4890** to arrange a free initial consultation. This no-obligation chat gives us the opportunity to get to know each other a little more and explore how we may be able to help you.

If you aren't ready for a call, please email us at enquiries@castlefield.com and we'll do our best to answer your questions.

We generally offer best value to those looking for an integrated financial planning and investment management service with at least £500,000 to commit, but don't be put off if you currently have less. We can offer guidance on a wide range of investment options from as little as £50 per month. What's key is that all our clients and investors would like their money to do good.

If you think we may be able to help you to achieve your goals, please get in touch. You could start by visiting our website at: www.castlefield.com

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Please remember that the value of investments and the income derived from them can go down as well as up and that past performance is not necessarily a guide to future performance. Therefore, any decision to make an investment should not solely be based on an assessment of past performance figures. Please also bear in mind that the information in this document is not intended as an offer or solicitation to buy or sell securities or any other investment or banking product, nor does it constitute a personal investment recommendation. Finally, to avoid this small print section becoming longer than the preceding body of the brochure, please refer to our website for other important information before reaching any final decision to engage our services: www.castlefield.com

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