

# Time 2plan



*“To provide professional independent financial advice which protects and enhances our clients’ assets and builds long-term relationships based on trust, mutual respect and integrity.”*

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## Did you know?

- We provide independent financial advice to over 75,000 clients
- We have invested over three quarters of a billion pounds on behalf of clients
- We have access to over 630 product providers, platforms and mortgage lenders
- We have arranged over half a billion pounds worth of life cover





# Who are 2plan?

2plan wealth management is one of the UK's leading firms of Independent Financial Advisers, providing clients with highly valued independent financial advice.

There are two distinct types of financial adviser recognised by the Financial Conduct Authority: Independent Financial Advisers (IFAs) and restricted advisers.

Being independent – as opposed to restricted – means that your 2plan wealth management IFA can research the right options from across the whole of the market and can make the most appropriate recommendation for you. If required we can research and arrange any product through any provider; unlike a restricted adviser, who will, as the name suggests be 'restricted' to limited types of products or providers.

As Independent Financial Advisers, we aim to drive the cost down for you rather than in some cases inflate premiums or platform charges. Rest assured that at 2plan wealth management there is a clear focus on costs to ensure that your best interests are always at the heart of any recommendations.

Research commissioned by 2plan wealth management in 2014 demonstrates that when looking for a financial adviser the most important factor is independence.

“Research demonstrates that independence is the most important factor for those looking for a financial adviser”

“We pride ourselves on transparency”

The range of services we offer covers all aspects of regulated investment, pension and protection business. Our specialist technical services team are available to provide support with more complex and specialised financial planning solutions.

We pride ourselves on transparency. Our Personal Client Agreement (PCA) will ensure that you fully understand all the costs involved in dealing with 2plan wealth management. Using the PCA, you will agree with your adviser the services that are appropriate and relevant to your needs and understand and agree the costs involved at outset.

All our clients can be sure that their adviser is part of a financially stable and secure regulated business that benefits from significant and robust financial backing.

In using the collective financial strength and power of the 2plan wealth management business brand, our aim is to reinforce the fact that we are a trusted independent firm of professional financial advisers, synonymous with the provision of the highest quality and standards of client service. We believe that we have built a brand and create real added value enabling our financial advisers to provide optimum levels of professional and independent advice.

Our over-arching philosophy is to ensure that a positive experience is at the heart of everything we do. Our advisers are dedicated to building trusted and lasting long-term professional relationships with all their clients to help them attain their financial goals.



# What we can do for you

2plan wealth management offers financial solutions drawn from across the whole of the market, designed to help you protect, grow, enjoy and then pass on your wealth.

2plan wealth management IFAs pride themselves on truly understanding your personal circumstances and financial aspirations. We build trust and long-term professional relationships with you.

Many of our clients will want to ensure a smooth transition from one generation to the next and we will work with you to achieve this.

We are sensitive and empathetic and will be there for you, not only in good times but more importantly in difficult times too.

“2plan advisers pride themselves on truly understanding your personal circumstances and financial aspirations”



“We don’t take a ‘one size fits all’ approach to your finances”

### Wealth Management

The art of sound investment planning sits at the heart of helping you to reach your key financial objectives. Our dedicated risk profiling system and breadth of investment solutions will enable your adviser to develop with you a range of strategies designed to match your longer term financial goals.

### Retirement Planning

Planning for your future retirement and managing the period of retirement has become increasingly important especially with people living longer and the greater choice now available when accessing your pension fund.

With increasing good health in our mature years, the length of retirement means there is now even greater pressure to ensure that there is a long-term income stream available to help you enjoy this life stage.

“Remember, any product, any provider. No restrictions.”

### Protection

We can provide you with expert advice on the most effective means of protecting your financial future and the long-term well being of your family, should any difficult circumstances arise.

### Corporate Business

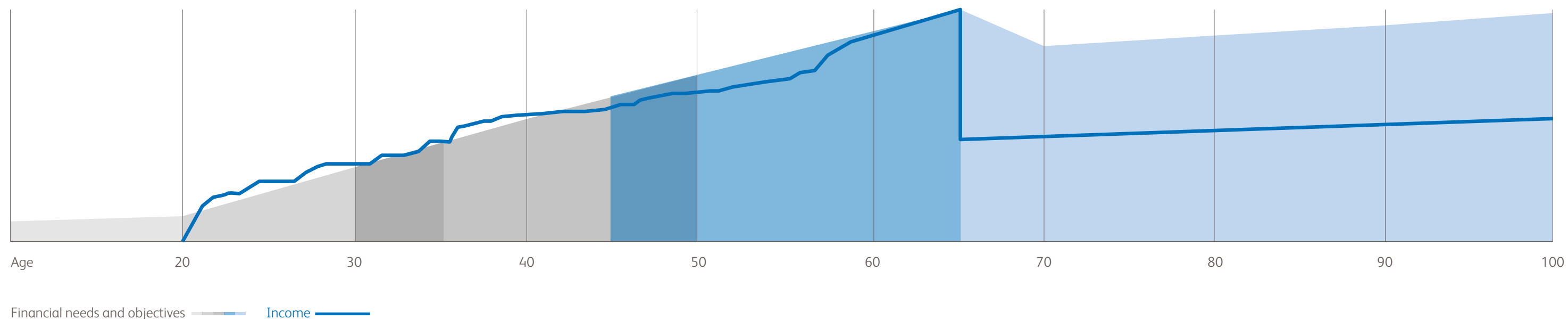
The success of your business is equally as important to your personal financial planning objectives. We will work with you to ensure the future financial well being and success of business owners, partners and staff.

### Financial Objectives and Goals

Regardless of the areas you wish to focus on, we will discuss your financial objectives and goals. We will need to understand your financial planning priorities and timescales for achieving them. We obviously cannot guarantee that we can meet all of them but we can work with you to help you achieve them.



# Planning for you and your family



## Incubator 0 – 20 years

Except in very rare cases, children, teenagers and young adults tend to be reliant on somebody else for their financial security.

If you are saving or investing for children, there are a number of different options. Junior ISAs are proving particularly popular at the moment.

## Start up 20 - 35 years

Financial Planning is about recognising your aspirations and life goals, having a clear understanding of the resources available to you, and working out what you need to generate to help you achieve them.

Retirement will seem a long way off in your early 20s, and more immediate financial objectives must take priority – but it's nevertheless a good idea to start putting a financial and personal plan in place.

Your late 20s and early 30s will be much busier from a financial perspective. You may be getting married, starting a family or buying your first house - or all three. As such, you will need to be in a secure place financially and be thinking ahead.

## Family life 30 - 50 years

These are the years when financial pressures really start to kick in.

New parents might consider life assurance, which will protect family finances if the main breadwinner dies. Repaying mortgage debt may also take a large proportion of income and you should ensure you are well covered if interest rates rise.

Building up a nest egg and saving for the future will be important and maximising from Government tax incentives, by investing in NISAs and pensions will be considered.

Time will be in short supply but taking the time out to create or review your plan will be essential as you move through the various stages of life.

## Sandwich generation 45 - 65 years

The sandwich generation is a generation of people who care for their ageing parents while supporting their own children.

Reasons for this generation emerging include the fact that the population is getting older; and that young people are struggling to get a financial foothold due to the economic conditions. If you belong to the sandwich generation, you may be concerned about retirement - so need to make the most of your pensions and investments. You may have a mortgage and children that rely on you financially.

You might be considering private medical insurance for the extra peace of mind. In regards to your ageing parents, you may be concerned about their ability to pay for long term care and maintain their lifestyle. If your children are not yet of a working age or are just starting out in life, you might be interested in how you can go about funding further education or helping them get onto the property ladder.

## 65 years and onwards

Although you will be able to access your pension from age 55, most people will continue working in some capacity well into their 60s. With the new freedoms afforded to pension savers from April 2015 – instant access to your entire fund – how and when you withdraw becomes a major decision.

The temptation may be to spend this all at once, and who could blame you for wanting to enjoy your money? But careful management of your money will help enable you to enjoy the whole of your retired life – and then to pass it on to loved ones.

It's interesting now that many people will spend an increased amount of time in retirement and therefore planning to ensure a comfortable retirement has never been more important.

A trusted Independent Financial Adviser will continue to play a key role at this stage of your life, helping you regularly review your plans and options.







## Client testimonials

'2plan wealth management enables investors to organise their finances with confidence thanks to a carefully structured process, personalised to match the individual circumstances of customers.'

'I'm fortunate to receive guidance and advice from my IFA, who I've known for a significant number of years. He has successfully provided me with clear and concise investment opportunities during this time. At regular six-monthly meetings at my home, he has made savings recommendations after analysing my attitude to risk factors.'

'My adviser is very professional, helpful and supportive and discussed various options with me to ensure I was able to make the right decision in my circumstances. I have recommended him to others.'

'An impressive thing about 2plan wealth management is the transparency in all their planning. For example, through the work of their IFAs and the regular Newsletter publication, 2plan is evidently very keen to make customers aware of all aspects of personal finances, such as Inheritance Tax, Income Protection, Critical Illness Cover and Planning for Retirement, to name but a few.'

'My adviser made me feel very comfortable in the way he spoke. He used terms I easily understood and was quick to explain anything he thought I had difficulty understanding'

'I appreciate the clear, up front details of the fees and charges applicable to the investments. It seems to me that paying an Independent Financial Adviser for his efforts is money well spent.'

## 2plan wealth management commitment

In conclusion, you will clearly see that 2plan wealth management puts you at the heart of everything we do.

We are clear and upfront with you about our fees and charges. Building a long term relationship with you is paramount, rather than quick fixes that may not benefit you in the long term.

We research and advise on financial products from across the whole of the market, meaning we will find the right solution for you. We are able to do this thanks to our independent status.

We also realise that your situation can alter at any time – and that's why we offer regular reviews to ensure you are able to stay on track or adapt seamlessly to a change in your circumstances.

We look forward to working with you both now and in the future.







safety in numbers  
2plan.com

2plan wealth management Ltd is authorised and regulated by the Financial Conduct Authority.  
It is entered on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) under reference 461598.  
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