CREDO

FINANCIAL PLANNING

Working in partnership
with you to manage
your personal wealth

Welcome to Credo Financial Planning

Our aim is to provide you with the peace of mind that all aspects of your financial affairs, including your tax position, pensions, investments, and estate plans, are all working together for you in the most optimal manner. We care about working in partnership with you to ensure that you make the best financial decisions and avoid making potentially costly mistakes.

Our experienced Financial Planning team take a holistic approach to helping you achieve your goals; this may be in relation to growing your wealth, managing your retirement, or protecting your assets for future generations.

Credo is a global independent wealth management business that has been in existence since 1998.

Our approach to managing your wealth

We believe that your finances can only be properly managed by integrating financial planning and investment management. These are two distinct disciplines, but equally important.

Our approach utilises the experience and expertise of the financial planning team who work in close collaboration with our Investment management partners, Credo Capital Limited. We ensure that all aspects of your personal wealth are taken care of - we believe that this will lead to the best possible outcomes for you and your family.

Financial Planning

- Advice and oversight of your overall assets and financial affairs.
- Reviewing tax and pension legislation, and regulatory changes.
- Reviewing structures for holding wealth.
- Providing recommendations in areas such as insurance, estate planning, and inheritance tax.
- Formulating your personal “financial plan”.

Investment Management

- Creating long-term, sustainable investment success by giving you access to broad and diversified sources of return.
- Our investment approach and thinking is driven by a long-term mindset with a focus on value and quality.
- Managing and monitoring investment opportunities and risks.

Financial Planning

Your Financial Plan

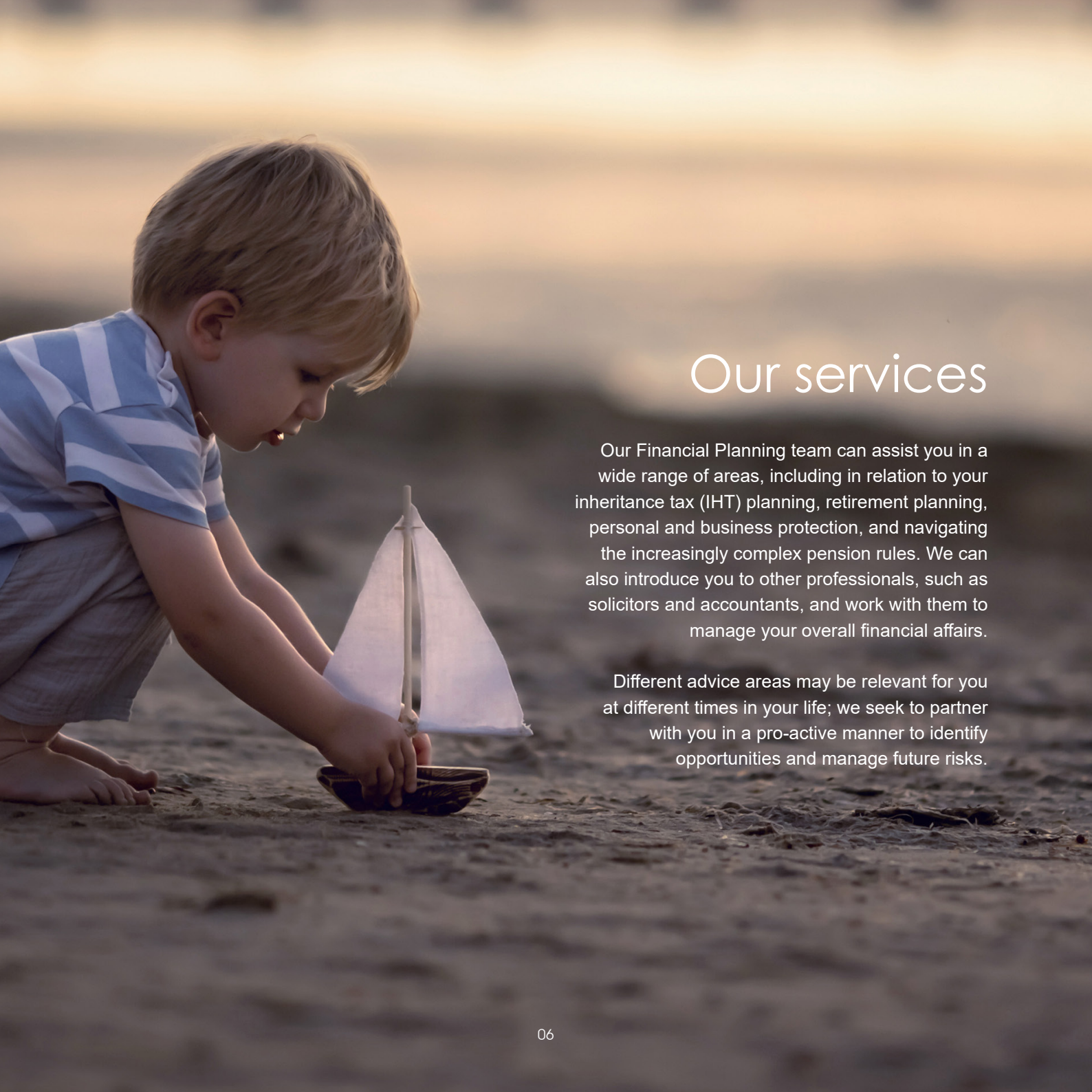
Our starting point is to work with you to formulate a financial plan for you and your family. In the same way that every business needs a business plan, we believe that every family needs their own “family business plan”, to understand where they are now, where they want to be in the future, and the best way to get there. We use sophisticated cash flow and asset modelling tools to help us quantify the impact of any recommendations and ensure that we objectively evaluate the short- and longer-term implications of our advice.

Ongoing Reviews

Once we have developed the financial plan and roadmap, we can’t just leave it and hope everything goes according to plan. We must regularly monitor, review, and adjust the plan to take into account changing legislation, products and services available, and your circumstances and objectives.

Examples of the work that we undertake as part of our ongoing reviews include:

- Regular meetings with you to undertake an in-depth review of your financial affairs and long-term cash flow position.
- Reviewing changes to pension and tax legislation
- Reviewing the regulatory landscape
- Discussing with you relevant products and services available in the market (tax wrappers, insurance products etc.)
- Reviewing the suitability of your existing arrangements, including insurance, tax, investments, and tax wrappers.
- Liaising and coordinating with other professional advisers, such as accountants and solicitors, in relation to your personal finances.



Our services

Our Financial Planning team can assist you in a wide range of areas, including in relation to your inheritance tax (IHT) planning, retirement planning, personal and business protection, and navigating the increasingly complex pension rules. We can also introduce you to other professionals, such as solicitors and accountants, and work with them to manage your overall financial affairs.

Different advice areas may be relevant for you at different times in your life; we seek to partner with you in a pro-active manner to identify opportunities and manage future risks.

Financial Planning Services
Pension Advice
Retirement Planning
Financial Protection
IHT & Estate Planning
Cash Flow Modelling
Wealth Structuring
LTA Planning
Withdrawal Planning
Pension Reviews
Annuities
Life Cover
Business Relief Investment
Business Protection
Trust Planning
Financial Health Check
Tax Wrappers
Financial Roadmap
Managing Cash

Client journey

Our disciplined financial planning process ensures that we provide you with the highest quality financial advice and deliver it to you a clear and conscience manner.

To start the process, we will have an initial meeting at no charge or obligation, to discuss your circumstances, objectives, and financial position. We will then analyse your position and formulate your financial plan. If you agree with our recommendations, we will implement them on your behalf and provide a comprehensive ongoing review service.

Understand	Analyse	Recommend	Implement	Ongoing Review
The first step is to understand your current position and how we may be able to assist you. When we can help, we will provide you with details about our services and costs.	We will review your financial position and existing arrangements in light of your circumstances and objectives.	Following our analysis and review, we will provide you with formal recommendations in the form of a report and discuss these with you in detail.	Where you agree with our recommendation, we will implement them on your behalf to ensure that they are set-up correctly, where appropriate.	We can provide you with ongoing reviews of your personal wealth and existing arrangements, and act in a pro-active manner to ensure your finances are optimised.

Our principles for managing your wealth

Our advice is underpinned by 5 key principles:

1. Client Focus:
Our overriding objective is to act in your best interests and ensure that you have the peace of mind that we are taking care of your finances.

2. Integrated Approach:
We believe that your financial position can only be optimised by adopting a truly integrated financial planning and investment management approach.

3. Transparency:
We believe in being completely transparent and clear with the delivery of our advice.

4. Discipline:
We aim to bring discipline and objectivity to the management of your personal finances.

5. Rigorous Analysis:
We believe that financial decisions can only be made after going through a proper analysis that is undertaken in an objective and unbiased manner.

How to get in touch?

Talk to us. Now.

We would be pleased to offer you an initial conversation to discuss your financial position and explain our services.

If you would like to arrange a meeting or would like further information on our financial planning services, please do not hesitate to contact us using the details below:

William Godsave - *Chartered Financial Planner*

Email	wgodsave@credogroup.com
Phone	+44 (0)20 7968 8300

CREDO

credogroup.com

A pension is a long-term investment not normally accessible until 55 (57 from April 2028). The value of investments and the income from them can go down as well as up and you can get back less than you originally invested. Credo is registered in England and Wales under company number 3681529 whose registered office is at York Gate, 100 Marylebone Road, London, NW1 5DX, United Kingdom. Credo is authorised and regulated by the Financial Conduct Authority in the United Kingdom, as well as being regulated by the Financial Sector Conduct Authority in South Africa.