



CLARUS WEALTH

CLEAR CONFIDENT THINKING



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Exceptional 'Gold' award status by  
Investors in Customers 2022







"If anything happened to one of us, we would know that we could call Clarus and they would know everything about us, which at what could be very stressful times in our lives would be so important. They are a critical friend on the journey through the forest." “



## ABOUT US

Clarus Wealth offers you totally independent  
chartered financial planning  
and wealth management.

Our core values and high standards are long established and together with a strong reputation for trust and honesty, we provide peace of mind for all our clients.

We are highly qualified and bring a wealth of experience across our dedicated team of professionals to your financial planning.

With access to innovative tools and technologies to help bring theory to life and a network of further professionals to work alongside when required, our approach affords us the capabilities of a large city firm

but with the personal approach of a smaller company.

This is how our focus can remain on tailoring the needs of each individual client and you can rest assured that **you are known and our service and advice is designed for you.**

Our mission is to be here to look after you and your family's financial future for years to come. We take care of the detail so you can get back to focusing on what matters most, knowing that your money and Clarus Wealth are working hard for you.

## WHO WE WORK WITH

Our clients range across a spectrum of stages of their life/career, and no one situation is exactly the same. The common thread that links each of our clients to us is that **they want to act to**

**take control of their financial future** and make sure they and those most important to them are well looked after, both during their working years and well into their retirement and beyond.

### Individuals & Families

We help busy, successful individuals and their families who don't have the time to constantly think through the finer details of achieving their financial security.

With life's everchanging priorities, it can be easy to become reactive rather than proactive with your finances.

And while you may be at a peak in your career earnings, this is also likely to be the time when your financial commitments are at their highest. As independent financial planners, we can help with a range of services from

mortgages and protecting your loved ones to financial planning, investing tax efficiently and retirement planning and pensions.

Time goes by very quickly, and creating a financial plan helps to ensure that you won't miss out on important financial milestones because you weren't planning for them.

We work with you to create a solid financial plan that grows with you over the years, reducing financial stress and increasing the likelihood of you achieving your goals.

“ Our relationship is ongoing so we continue to **review your plan regularly** with you to make sure that we're there for when life changes...

### Questions we can help with

What is a good investment?

I have several pensions from different companies over the years, what should I do with them?

How much will I need? Do I have enough?

What can I do to save for my children?

How can I make sure my family will be ok if I am no longer around?

## Client Case Study

**Client Story:** Simon & Lauren

**Age:** 40 & 38

### Background:

Simon has worked hard, progressing to Chief Finance Officer for a city firm. He has a passion for life and so plays hard too, enjoying cycling and spending time with his family and friends at the weekend. With 3 growing children, Lauren's initial focus was on bringing up the family and running everyone's busy



diaries of activities and logistical juggling. As the children are growing, Lauren is enjoying using her skills in various voluntary roles, making a significant impact to her local community.

### Trigger Point for Contacting Us:

Despite earning well, Simon and Lauren were living hand-to-mouth, using bonus payments for large home projects. They knew they could do more and also wanted to start saving for their children's futures, but didn't know what or how to do this in the best way.

### How we Helped:

Reviewing their current position, we were able to identify when and how they could direct their income to start building savings pots for the children. Furthermore, due to Simon's high income, we created some planning around his tax position, reducing this effectively and redirecting funds that were not being utilised to their fullest extent for their future. They had some significant

gaps in their protection, which meant that if Simon passed away prematurely, the family would likely have had to give up their family home and change their lifestyle significantly. Modelling this empowered Simon and Lauren to make an informed decision about the level of protection they felt comfortable with as a family to protect their futures should the unexpected happen.

### Client Outcome:

Following our work, Simon and Lauren have complete peace of mind that their family are well protected and that they were now on track to achieve their goals, making their finances work as hard as possible for them allowing them to further build their future.

\* To protect the privacy of our clients, the images, names and some financial details within the following case studies have been changed.

## Business Owners & Directors

Maybe you've been growing your business from the ground up, you're a successful entrepreneur, or you're at the top of your professional game.

You're working hard but at the same time trying to find a better work-life balance. **You know you need a financial plan** but you simply don't have the time to commit to thinking it through.

That's why, when it comes to managing, growing, and preserving your wealth, the most successful know they need to turn to an expert for their financial planning.

We can help by establishing where you are now and where you want to be, creating a comprehensive plan to help get you there, allowing you to get on with the things that matter most.

“ We can help by establishing where you are now and **where you want to be...**

We understand that you are busy and while you may be financially adept and doing well, you likely don't have the time to research the options available that can help you maximise your capital and tax efficiencies and to keep up to date with the sea of regulatory changes when it

comes to financial planning. We can help with protecting your assets, tax planning, investment management and retirement and pensions planning, as well as business protection and planning when it comes to selling on your business.

## Questions we can help with

How can I extract profits from my business tax efficiently?  
I want to sell my business, what do I need to consider?  
Can I sort my pension and life insurance through the business?  
What happens to my business if I am no longer around?  
How much do I need to retire?

## Client Case Study

### Client Story: Mark & June

Age: 65 & 60

### Background:

Mark and June ran a highly successful manufacturing firm together, which had taken every minute of every day of their waking and sleeping hours. Whilst they may have had various hobbies, it had been so long since



there was any form of life outside of work that it was not easy to remember what these might be.

### Trigger Point for Contacting Us:

Having worked themselves almost into the ground, an opportunity arose for the sale of the business and Mark and June realised they needed guidance in the process of selling effectively and working out a financial plan for their future.

### How we Helped:

Following the successful sale of the business, together we explored what their future might look like and what that meant in terms of financial security. We built a portfolio of investments to

provide their target income minimising tax implications, prioritising assets from within their estate to reduce the potential IHT burden, whilst further building assets outside of their estate.

### Client Outcome:

Following our initial work, Mark and June found they had complete peace of mind that they were able to start their retirement financially secure and knowing that this was being managed for them.

Areas that would have been a further burden to navigate alone, such as minimising tax liabilities and trying to understand the suitability of investments were taken care of, allowing Mark and June to really embrace their hard-earned retirement.

\* To protect the privacy of our clients, the images, names and some financial details within the following case studies have been changed.



## Pre-retirement

Retirement can mean a lot of different things to different people. Emotions can range from excitement about the prospect of a new lifestyle; taking up a new hobby or travelling the world, to anxiety about giving up the routine of working life.

However far off retirement is, **the earlier you start thinking about what it looks like** for you, the better prepared you'll be.

When it comes to pensions, taking professional financial advice today can make the world of difference tomorrow.

We work with you to create your ideal retirement plan. We can help with pensions advice and income sustainability, cashflow modelling, navigating tax issues and estate planning.

## Retirement

For most of our clients, retirement planning doesn't actually start at retirement, it happens before.

At Clarus Wealth, we understand that you have spent a long time accumulating your wealth.

**Protecting your wealth** becomes a far more important focus in order to maintain the lifestyle you have worked hard to create. You may also have grown up children and grandchildren who you

want to help along their journey, while ensuring your own enjoyable retirement.

We can help you to implement an effective income strategy, making use of available tax allowances to provide your desired level of income, ensuring any options and implications are evaluated at every stage.

We can also help with pension drawdown, annuities, workplace retirement options, pension lump sum investments, cashflow modelling and navigating tax issues.

## Questions we can help with

Can I retire early?

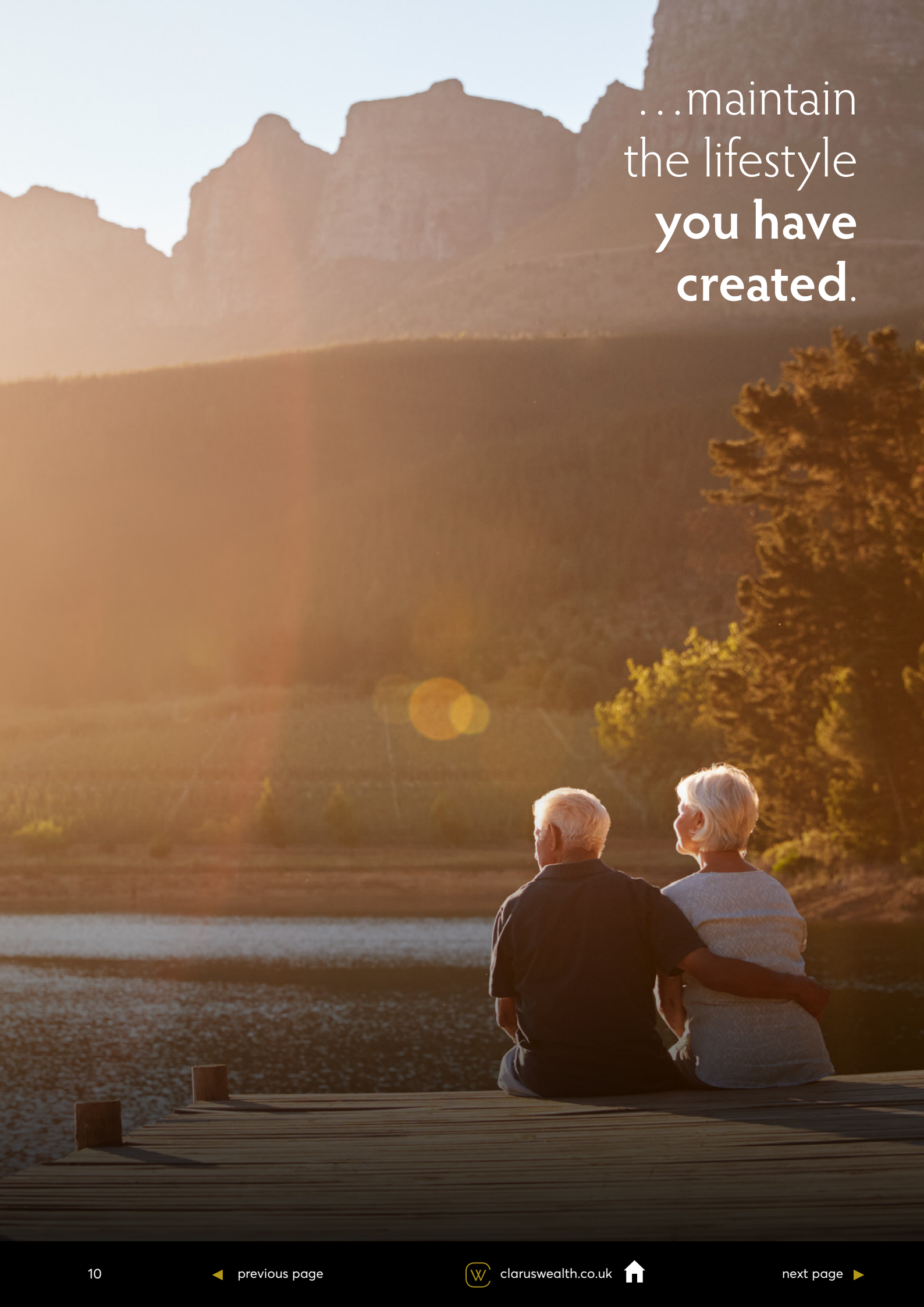
How can I be sure I won't run out of money?

What can I do about Inheritance Tax?

Which of my investments should I draw my income from first?


Do I have enough money to retire?

What can I retire on?

A full-page background image showing an elderly couple sitting on a wooden dock by a lake. They are looking out at a large mountain range under a warm, golden sunset sky. The sun is low on the horizon, creating a strong lens flare effect. The couple is seen from behind, with the man's arm around the woman's shoulder.

...maintain  
the lifestyle  
**you have  
created.**





“I have felt totally respected and understood, and without a hard sell, just clear explanation, careful listening and offered choices and options” “

## EVA WEALTH MANAGEMENT FOR WOMEN

Eva Wealth Management for Women is a fresh new approach in financial planning.

As Chartered financial planners who specialise in working with women, we understand the financial challenges many women face. We use our expertise to provide tailor-made solutions and guide our clients through life so that they can achieve their goals.

There are some clear differences in men's and women's lives: women tend to live longer than men, and many interrupt their careers to have children, or forego high-earning jobs to prioritise childcare. Furthermore, research has shown that women typically manage wealth in a different way to men, which is something we understand. This is not about "right or wrong", it's about finding a way of working that is right for our clients.

“ Our aim is to **empower women** by guiding them from financial insecurity to **financial independence** through this bespoke service...

We work with:

**Women** going through or recently divorced

**Women** in business

**Women** who have been widowed

**Women** taking the reins for the first time

**Women** planning for retirement

Whatever stage of the journey our clients come to us, the common thread that links them all is that they want to act to take control of their future, understand their finances and make their money work as hard for them as it can. And they want to work with someone they trust.

We are passionate about understanding the diversity of women's needs and empowering our clients with the knowledge and confidence they need to grow and protect their wealth in new ways.





“They are up to date with the economic situation, very knowledgable, friendly, helpful, honest, straightforward and down-to-earth...” “



## AREAS WE ADVISE ON

Our core service offering is our Financial Planning Service. This allows us to understand your whole situation and consider how all your plans and investments overlap and interact with one another so that we can formulate the most effective and efficient strategy for you.

As part of this process, we will consider Mortgages, Income Protection, Pensions, Savings, Investments, Taxation and Trusts wherever relevant. If you wish to target a specific area of your plans, we will advise you on the best way forward.



### Financial Planning

We believe having a strategy and plan will increase the likelihood of you achieving your goals and aspirations. By articulating your goals, we can help design an efficient plan with you.

We help map the route, bring cohesion to all the moving parts of your financial journey and allow sufficient adaptations along the way. Because we all know, life never stands still.



### Income & Tax Efficiency

No one likes to pay more tax than is necessary. It is important to make use of all tax allowances available to you wherever possible in order to build your assets tax efficiently, but also when drawing on your assets in retirement,

to create the most tax efficient income possible.

As Chartered Financial Planners we have the expertise to consider how your assets can be maximised to produce the most tax efficient income for you in retirement.



## Pension Withdrawal Management



With pensions freedom legislation, it is possible to take an income from pensions that can be flexible and changed as often as you need it to over the course of your retirement.

Whilst the freedom for flexibility can be an excellent benefit, there is a heavy responsibility to ensure that your pension can support your income for the rest of your lifetime (and often your partner's thereafter).

We help you map out and forecast your desired withdrawals so that you can make informed decisions regarding your withdrawal strategy and how to invest your pension assets appropriately.

## Legacy & Trust Planning



With increased longevity and social change, many people are now considering ways of using their wealth to support their family during their lifetimes.

Whether it's helping with school fees, paying for a wedding or helping grandchildren get on the property ladder, intergenerational planning is about ensuring the right amount of money goes to the right people at the right time.

Properties can be a significant source of wealth within an estate and making sure you consider the best use of this asset is important and may include considering gifting a share of your property to your children, transferring it into

your children's name and paying a rent, or selling your house and gifting your children the proceeds.

The best thing to do is to start this kind of planning early. We can help you understand your options, prioritise, and to see how you might spread your wealth throughout your family in the best way possible and protect your assets for the right people at the right time.

We can also help you to broach the topic with your loved ones. It's often important for families to be able to discuss their own opinions and it helps them to feel more responsible in their role as an inheritor of the family wealth.

## Long Term Care



The cost of care continues to rise, as does the average length of time that care is needed. It is a difficult and emotional subject and often hard decisions will need to be made quickly.

Thinking about the type of care and planning for the options will help make this process easier for you at a time when it could be particularly difficult for you or your loved ones.

We can help you navigate through this sea of decision making, using experts to make sure that you have all the information available to you in order to make the best decisions for you and your family.



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## Protection & Insurance



Insurance is a highly emotive subject but is a vital part of family security.

Considering an appropriate level of life cover or replacement income for the family for loss of income due to sickness can become a more pragmatic decision as we model different scenarios which will highlight to you the impact of these situations on your lifestyle and future plans.

This will help you make an informed decision as to what provision to put in place to protect your financial objectives.

## Retirement Planning & Pensions



We are all living longer and we cannot depend on State benefits to sustain an equivalent lifestyle during retirement.

It is more important than ever that you make adequate provision to sustain your desired lifestyle in retirement.

Pensions offer exceptional tax incentives including excellent opportunities for effective estate planning. However, with the limits on contributions and total accrued pension savings, we recognise that pensions are unlikely to be the only source of retirement income.

Alternative investments, alongside pensions, will therefore likely be necessary to facilitate a further tax efficient income source during retirement.

## Mortgages



Obtaining a loan to finance the purchase of a property, be it your first home or onward purchase, can be a strategic part of a financial plan. Securing the most appropriate finance, taking into account the term of the loan and the interest payable is something that we can help with as we can source mortgages from the whole of the market.

## Investments



Inflation has been stripping away the real returns from cash savings for many years.

There is always a level of risk when investing beyond cash and it is vital to understand what these risks are and whether you can tolerate these risks even if the potential upside looks promising.

We help you understand investment risk and what level of risk you can afford to take. We will recommend and, as part of our ongoing service, maintain investments that are designed with your long term goals in mind.



“If anything they are more serious about our money  
than we are” “





## HOW WE WORK - 3 SIMPLE STEPS

We want your experience to be rewarding from the outset. Having a clear expectation of the process helps you to understand how we will work together. Our guiding principles for our ongoing service underpin how each of us work, and we want to make every interaction you have with us as valuable as possible.

Knowing what your money is doing and how it's helping you achieve your goals will give you an overall feeling of confidence and control over your finances. We like to keep the process as simple as possible, creating a clear, confident plan in 3 steps.

### Discover



We listen to you, we ask lots of questions so we can get a true understanding of what your goals are and where you would like to get to. It's not just about

your money, it's about your life. We understand how complex your life and financial situations can be, and we are here to simplify it and to help.

### Develop



Now we know you and your goals, we create a comprehensive financial roadmap for your future. We will consider how all your plans and investments overlap and interact with one another in order to

formulate the most effective and efficient strategy for you. This can be concisely summarised by the phrase "the whole is more than the sum of its parts".

### Deliver



Life never stands still for long. The best financial plans are designed to carry an element of flexibility so that if your long-term goals need to change, so can

your plan, so, while it doesn't mean that your overall goal has to change - it might just mean altering the road that ultimately gets you there.

## We're here for the whole journey

As part of our Financial Planning Service, we offer an Ongoing Service, whereby we will continue to regularly meet with you to review your investments and update your financial plan for life events and take into

consideration any changes in your goals. Most of our clients choose to work with us ongoing for the long term as they find this helps them stay on track and gives them peace of mind.



...we help our clients to  
become  
**less reactive** and  
**more proactive**  
to situations...



## Our Investment Philosophy

We don't try to predict the markets.  
We don't want to pay a premium for a fund manager to take a best guess which, more often than not, is likely to be wrong.

We believe that in most cases, a diversified, low cost, evidence-based investment approach is the best way to manage a portfolio which is aligned to your financial planning goal.

## What is Evidence-Based investing?

Betafolio best explain Evidence Based Investing as the "process of making decisions based on decades of research and historical data. Rather than looking at short-term market trends or the current climate, it's an approach rooted in the long-term observation of markets. Our strategies exploit this by

positioning to capture well-established performance premiums, such as value and size. Our investment process is guided by a hundred years of empirical data, decades of academic research by renowned economists and the practices of leading institutional investors".

## Environment, Social and Governance (ESG)

We take responsible investing seriously and are advocates of ESG Investing because we believe it should generate better outcomes for our clients over the long term and our future generations. Understanding our clients' views on ESG investing ensures an appropriate

balance between seeking the right ESG approach (often referred to as "shades of green"), whilst still meeting specific investment goals. Wherever suitable, our investment solutions seek to place an emphasis on sustainability.

## WHY WORK WITH US

We are first and foremost financial planners. That means that we help you formulate a financial plan to help you to get to where you want to. Our technical expertise and independent, whole-of-market approach

means that not only can we help you formulate a live, working plan, but also carefully construct and manage your investments and policies in the most tax efficient and risk appropriate combination for you.

### Investors In Customers



We are thrilled to have received a Gold award from customer experience experts, Investor in Customers (IIC) in March 2022. We achieved a 'World Class' Net Promoter Score (NPS) and Gold status from both clients and our team. By listening and acting on IIC assessment findings, we commit to continuing to deliver a "Gold" experience to our clients.

### Chartered Financial Planners



Did you know that not all firms hold Chartered Status? We're proud of our awarded status as Chartered Financial Planners. For us, it is so much more than a badge or an acknowledgement of exams passed. As a Chartered Firm, we are committed to a strict code of ethics and professional standards. Our Chartered badge proudly tells you that we have made a public commitment to putting you first.

### Independent Financial Planner



We are Independent Financial Advisers. This means we are totally impartial, working only for you and with your best interests at heart, giving you the best financial advice taking the whole market into account without influence by any other parties.

## Vulnerability Champions



We are proud to be members of the Financial Vulnerability Taskforce. This is an independent representative body that covers the Personal Finance Sector.

It leads to greater understanding and encourages proper behavioural attributes and it ultimately establishes good practice with consumer vulnerability at the fore.

It is an informed source that positively influences policy makers, professionals and the general public. It shows you are in safe hands, even in vulnerable circumstances.

## Living our Values



We're thrilled to be furthering our sustainability commitment by becoming Planet Mark certified through measuring and reducing our carbon footprint.

Through Planet Mark we are protecting an area of endangered rainforest thanks to Cool Earth; a charity working alongside rainforest communities to halt deforestation.

Our commitment to Planet Mark extends further still through helping the Eden Project – an educational charity building connections with each other and the living world, exploring how we can work together towards a better future.

## Free Resources

We're passionate about helping people feel confident about their finances through a clear knowledge and understanding of how everything works. That is why we regularly write blogs, hold webinars and have a resources page filled with guides on everything from junior ISA's to preparing for care in later life. We also send out regular newsletters. Our goal is to share relevant and meaningful articles and videos that will cover relevant and topical areas of interest, in our aim to help you build your knowledge.



## OUR FEES

“ Just like our advice, we want to be  
clear and transparent about our fees...

For those who are considering getting financial advice for the first time, understanding what this can cost and what value it can bring can make all the difference to where you go from here.

The value of financial advice is something the think tank International Longevity Centre has studied, tracking individuals that received financial advice between 2001 and 2006\*, following up to see how their wealth had changed for 2014/16.

The findings demonstrated that professional advice can improve financial security in retirement, both in terms of pension savings and other assets.

According to the 2019 report, receiving professional financial advice between 2001 and 2006 resulted in an average total boost to wealth (in pensions and financial assets) of £47,706. An ongoing relationship with a financial adviser led to better financial outcomes. Those that were receiving financial advice at both points of the study had nearly 50% higher wealth than those only advised at the start.

Just like our advice, we want to be clear and transparent about our fees and so our fee structure has been designed following feedback from our Client Focus Group.

**Complimentary Introductory Meeting** – We offer an initial meeting, at our cost, which allows us to explain how we work, how we can help you and for you to decide if you feel comfortable working with us.

You will always know what our fees are before you decide to proceed and there are no hidden costs, surprises or exit charges. Charges will only be applied once we have agreed in writing the work we will be undertaking on your behalf.

\*Source: [ilcuk.org.uk](http://ilcuk.org.uk)

Please refer to the Clarus Wealth Service Charter / Terms or Engagement for full disclosure of our fee charging structure.

Once you have confirmed you would like to work with us, there are 3 stages to our fees:

- 1 Initial Client Fee:** We will meet with you, gather the hard financial data, explore your goals and objectives, research and provide you with your starting financial plan and recommendations. There is a fixed fee of £1,500\* for this and no obligation to proceed beyond this stage.
- 2 Implementation of Advice:** we will offer to put in place any financial policies i.e. pensions and investments etc. that we have recommended. If you choose this route, our fee for this is 1% of the value of the plan up to £1m, tiered thereafter.
- 3 Ongoing Service:** if you choose this option we will maintain your portfolios ongoing for you, including advice ongoing about top ups / withdrawals / change in strategies / ongoing tax management of the investment and meeting with you for ongoing revisions to your financial plan as it changes over time.

Within this service each year we expect to meet with you to review any changes in your circumstances, goals and review how your investments have performed against their expectations and your goals.

Of course you are not limited to one annual meeting. We are available during the course of the year (all based around a fair and reasonable 'usage') – the annual meeting is the minimum contact we would expect in a year. We view our relationship as a long-term partnership and so our objective is to be there when you need us. Our annual fee for this service is the same as our implementation fee (1% up to £1m and tiered thereafter).

#### EXAMPLE OF POTENTIAL ONGOING COSTS:

To help provide you with an example of what it may cost for Clarus Wealth to provide you with our ongoing service, the following table uses an assumed investment portfolio value of £500,000 and a potential investment solution:

\*This is a typical fee, based on a client plus partner (or based on a couple).

Other fees may apply for Trusts and Corporate clients.

	Investment of £500,000	
Platform Fee:	0.15%	£750
Portfolio Cost:	0.26%	£1,300
Discretionary Fund Manager Cost:	0.09%	£450
Clarus Wealth Fee:	1.0%	£5,000
<b>Total Annual Cost:</b>	<b>1.5%</b>	<b>£7,500</b>

We regularly review not only our fees, but the fees of the providers and portfolios that we recommend to ensure that we deliver value for you. As a comparison, it is not unusual for a multi manager fund with no financial advice to cost over 1.5% per annum.

By way of a comparison, the following multi manager funds are shown with their annual charges, which do not include any adviser fees or any platform fees for accessing them: Jupiter Merlin Growth Portfolio 2.45% pa, 7IM Moderately Adventurous 1.89%, HL Multi Manager Balanced Managed fund 1.34%. Please note that these charges can change and are as published on [www.trustnet.com](http://www.trustnet.com) as at 13.7.22. Other funds will carry higher or lower fees.



## LETS STAY CONNECTED...

Staying connected with us has never been easier. Our Client Portal gives you a consolidated view of your wealth allowing you secure, easy and convenient access 24/7.

With our client portal you can:

- View a summary of your wealth and other financial products
- Analyse individual assets and their performance over time
- Review and update your attitude to risk and loss
- See all your protection cover and financial policies in one place
- Review key documents your adviser has shared with you
- Upload documents you wish to keep safe
- Update personal information
- Prepare for important review meetings with your Adviser

## Take control of your financial future

If you'd like to work with us, we offer a Discovery meeting at no cost to you. We simply require some details from you to make sure this initial contact will give you the best value from the outset.



Give us a call on  
**01483 600995**



Visit our website  
**[www.claruswealth.co.uk](http://www.claruswealth.co.uk)**



Email us at  
**[hello@claruswealth.co.uk](mailto:hello@claruswealth.co.uk)**

We can't wait to see how we can help you!

Clarus Wealth Ltd is an appointed representative of Best Practice IFA Group Ltd which is authorised and regulated by the Financial Conduct Authority. Clarus Wealth Ltd is entered on the Financial Services Register (<https://register.fca.org.uk/s/>) under reference 581586.

*\*All testimonial quotes throughout were provided by our clients to Investors in Customers during our March 2022 assessment where we achieved an exceptional Gold Award.*



Cover is made from five recycled coffee cups via CupCycling in a zero waste process.  
Text paper is made from 100% reclaimed FSC® certified fibre.