# ARE YOU LOOKING FOR CLARITY?

2024


Knowing your wealth and financial plans are in order and arranged in line with your personal goals can give you valuable peace of mind. People choose clarity as their financial planning partner for many reasons; having a clear picture of your current financial situation and knowing you're not paying any more tax than you need to are just two examples.

For those with complex financial affairs, the need for expert financial planning and investment management advice is even greater.

**Finding the right adviser, who you can work with for the long-term, is essential. That's why you need clarity.**

# IN THE COMPLEX WORLD OF FINANCIAL PLANNING, YOU NEED CLARITY

clarity provides expert financial planning and investment management services. Our flexible and pragmatic approach means you can tailor our services to meet your needs, allowing you to access the advice that is right for you, when you need it.

Our highly qualified team of advisers are committed to delivering exceptional client service. We have extensive experience providing advice throughout the entire financial planning lifecycle, including:

- investing for children
- planning for education costs
- pensions and retirement
- wealth preservation
- tax and business planning
- inheritance tax planning

**Having put together your bespoke financial plan, we work with you to keep everything under regular review.**

**This helps ensure you remain on track to achieve your financial goals.**

## HOW CLARITY CAN HELP

### STRATEGIC FINANCIAL PLANNING ADVICE

- Identify and understand your financial objectives
- develop a robust financial plan in line with your life goals
- optimise your tax position
- continually monitor and review your financial arrangements to ensure you stay on track

### WEALTH MANAGEMENT SERVICES

- Assess how well your current portfolio meets your needs
- recommend appropriate investments and wrappers
- regularly monitor, review and rebalance your investments

### clarityONLINE: EXPERT GUIDANCE, TOOLS, RESEARCH AND CALCULATORS

- Access our online research centre at: clarityglobal.com
- benefit from expert guidance, opinions and research
- use our calculators and other interactive modelling tools

 

# HOW WE WORK

To ensure that all our advice is of the highest quality, our financial planners follow a five-step cycle. The table on the following page summarises what is involved at each stage.

The five-step cycle can be repeated as often as you need although we recommend that we help you carry out a review at least once a year.

We understand that you may not want to take advice at every stage of the cycle, so our services are structured to allow you to select the areas that you need help with. We offer different packages depending on what level of service you require:

**clarityADVICE:** This service is available on a time cost basis which means that you can control how much you spend. The fee is agreed with your adviser at outset and covers the consultation, analysis and recommendation.

**clarityCORE**: This service includes an annual meeting/ follow up, access to our web-based Homepage for News & Research and year-round proactive information (Email Alerts).

**clarityONE-TO-ONE**: A fixed cost annual service that is designed to manage all aspects of your money. It includes an annual review of your financial plan.

**clarityONE-TO-ONE+**: Similar to clarityONE-TO-ONE but with two reviews every year.

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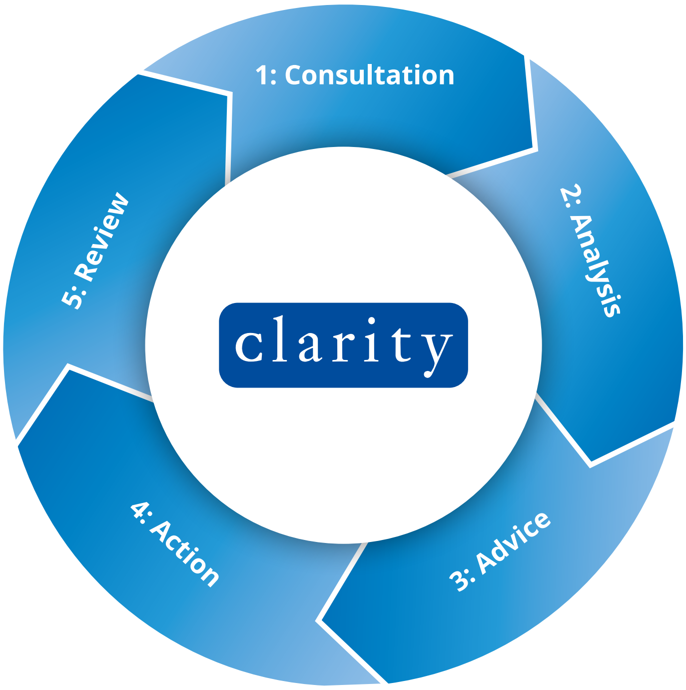
# HOW WE WORK

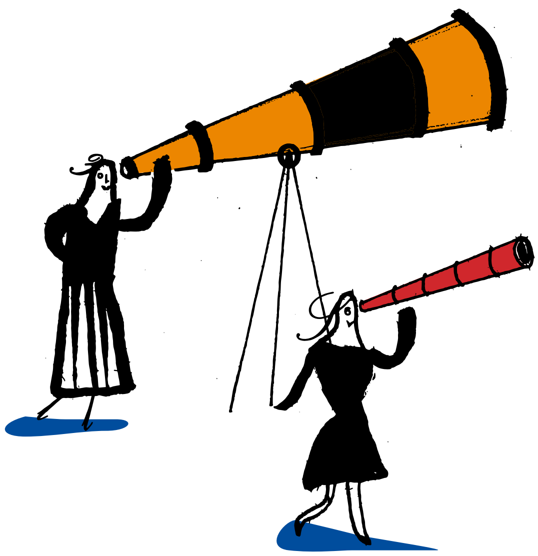
## clarityINVESTMENT MANAGEMENT SERVICES

We also provide a range of investment management services to suit your needs: **Invest** allows you to continually monitor your investments, while our bespoke services, **Portfolio** and **Portfolio+**, both include regular monitoring, rebalancing and fund reviews.

Our **Discretionary Portfolio** service allows us to use our full discretion when managing your portfolio. This consists of core rebalances and additional tactical rebalances driven by unplanned events.

**More information is provided in the clarity investment management services brochure.**



## PwC AUTOMATED INVESTMENT RECORDING

We use the Automated Investment Recording (AIR) system to record security transactions for PwC partners and staff who are required to report. Please note that if you have holdings that do not appear on your clarity online portfolio, these will not be included in the calculations.

# WHAT IS INVOLVED AT EACH STAGE

| | Stage | What it involves |
|---|---|---|
| 1 | CONSULTATION | • An in-depth discussion about your aims, objectives and attitude to investment risk/capacity for loss.<br>• collation of all appropriate information relating to your current financial arrangements and policies |
| 2 | ANALYSIS | • A review of your current financial arrangements and how well they meet your objectives<br>• analysis of the terms (such as access and charges) and investment performance of any existing products and policies |
| 3 | ADVICE | • Our clear recommendations on the course of action you should take to achieve your financial goals<br>• you receive a written report outlining our advice and reasons for each particular suggested action |
| 4 | ACTION | • Construct your individual, year-on-year cash flow forecast; your **WealthPlan**<br>• implement the agreed course of action, including setting-up or amending any relevant products or policies |
| 5 | REVIEW | • Evaluate how your financial arrangements are performing<br>• check that your plan remains fit for purpose and your **WealthPlan** is up-to-date<br>• provide new advice as appropriate |

# ABOUT CLARITY

clarity is an award winning firm of chartered financial planners, founded in 1997. Along with our carefully selected professional partners, we provide clients with a complete 'family office' service, through our offices in London, Woking and Cambridge.

Our business is built on the principles of **independence, honesty and integrity** and our aim is to provide our clients with high quality financial planning and investment management services to help them achieve their goals in life.

## FINANCIAL PLANNING ADVICE AS INDIVIDUAL AS YOU

We provide financial planning services rather than products; everyone's financial circumstances are different, so there is no 'off the shelf' solution. With clarity, you can access personalised financial planning advice when you need it. The majority of our clients work with us on a long-term basis, but we also provide one-off financial planning advice if you just need our help for a particular issue.

Where your financial plan requires us to recommend particular products, platforms or investment strategies, we always make sure you fully understand how these work and, where relevant, any risks involved.

## WHY HAVE OTHER PwC PARTNERS CHOSEN CLARITY?

To benefit from:

- our in-depth knowledge of PwC and excellent reputation within your firm
- automatic independence reporting using the Automated Investment Reporting (AIR) system
- **clarityONLINE**, our comprehensive online financial planning website, with access to research, modelling tools and calculators
- **virtualWRAP®**, our online portfolio management tool, which allows you to project values from multiple platforms
- **WealthPlan**, our cash flow forecasting tool, designed to accommodate projections of both old and new PwC payments – such as ERAs and Partnership Annuities
- our robust investment management research and methodology
- access to strategic financial advice and holistic tax planning

# clarityONLINE: A FREE RESOURCE TO HELP YOU MANAGE YOUR MONEY

For many people, one of the most difficult aspects of financial planning is understanding investments and having the confidence to make your own decisions. For those who are keen to play a more active role in managing their investments, clarity provides you with the tools to enable you to do just that; from research through to calculators and regular updates.

**clarityONLINE** provides access to a wealth of information and interactive tools to help you manage your finances. Anyone can register to access:

- guides, briefings and research covering a broad range of financial issues to help you make informed decisions
- our user-friendly financial calculators and other interactive tools to help you better understand and evaluate your needs

clarity clients also benefit from our online **virtualWRAP®** service.

**clarityONLINE is designed to help you through the financial planning process; giving you access to financial planning tools and expertise, whenever you need them.**

## virtualWRAP®

clarity's **virtualWRAP®** is **provided for our investment management clients at no extra charge** and is independent of any platform or provider. You benefit from an **easily accessible, single point of reference for all your investments**, regardless of where they are held.

**virtualWRAP®** enables you to view the asset allocation of your entire portfolio, as well as create separate portfolios for specific purposes, such as education costs or retirement planning.

# FIND OUT MORE

Tel: **+44 800 368 7511**

Email: **enquiries@clarityglobal.com**

Address: **1 Crown Square, Woking, Surrey GU21 6HR**

Web: **clarityglobal.com**

Twitter: **twitter.com/clarityglobal**

Instagram: **instagram.com/clarity_global**

LinkedIn: **linkedin.com/company/clarity_7**

**Important information:** This guide is provided for information only and should not be relied upon as advice. You should not act on any of the information without first seeking professional advice.

The past is not necessarily a guide to future performance. The value of your investment and the income from it can fall as well as rise and is not guaranteed. You may not get back the full amount invested. Our views are based upon our understanding of current legislation in England. Levels and bases of, and reliefs from, taxation are subject to change and their value to you will depend upon your personal circumstances.