



FUTURE PLANNING



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WELCOME

We are an independent firm of planners and advisers who are passionate about working with people to deliver increased value for money. This is achieved by having our goal as aiming to make everyone we work with better off. Being financial advisers is only part of our role. We help you enjoy a better lifestyle by using detailed cashflow planning to help make your life's dreams and aspirations come true.

We enjoy long lasting relationships with our clients, as we have a proven track record of delivering results and have the latest technology designed to make life easier for you so that you can spend more time on what is important: enjoying your life, not worrying about finances.

Here at Future Planning you will find us friendly, honest and caring, and we take pride in the work we do and the way we do it. No matter how complex the task, you can rest assured that we keep our language with you in simple English.

We demonstrate how we will provide high service levels both initially and for the long term. We pledge to never work for providers, promise to only ever tell the truth to you and are completely transparent, maintaining a high ethical stance at all times.

As we are alternative to many traditional financial advisory firms, it is recommended that you read this brochure and visit our website www.futureplanningwm.co.uk to view our videos and client reviews before engaging with us. This will help you to understand further how we work.



OUR SERVICES

Future Planning understands that everyone has different needs and goals in life. We use our knowledge and expertise to provide financial clarity to you, accurately answering your queries and working with you. Along the way we often uncover extra tips such as tax planning techniques to help your money go even further. Whether you have complex or simple needs, we will be there to help you for the long term, providing reassurance and peace of mind.

We work with clients from all walks of life and have no geographical restrictions. Whether you are employed, self employed or a company director requiring personal and/or corporate advice, we are able to provide great value.

We help people wishing to make arrangements to exit their employment or business as early as possible, also those approaching or now at retirement and even clients already retired wanting to make the most of life before it is too late.

We have experts in many areas, making us a one stop shop and thus delivering even more value for money, keeping your best interests at the centre of everything we do. We pledge to take the time to understand you, what you would like to achieve and what is important to you then work with you to bring your goals to life.

We are focused on ensuring that you remain on track for the long term and so we remain on hand ready to provide ongoing assistance, as we understand that circumstances change, and often when least expected. We appreciate that life is not a rehearsal so our clients understand that getting it right first time is crucial to having the best lifestyle.

WEALTH MANAGEMENT

We have the knowledge, experience and leading systems to help you enjoy increased success in this area. Constant changes to regulation, allowances and thresholds means it is a time consuming affair to manage your own money, and getting it wrong often costs much more.


We listen to you to make sure we get it right. Whether you have ethical preferences, want passive investments only, wish to have elements of capital protection or like to log in and view things from time to time, we cater for all requirements.

Whether you are:

- Accumulating for your later life
- Preserving your wealth for future generations
- Spending to enjoy now on yourself or loved ones

Or a combination of these, wealth management involves a high level of expertise, care and trust to ensure that your money is looked after in line with your expectations, and we do this as though it were our own. This leaves you free to enjoy life and not worry about things like about fund switches or asset allocation, as we deliver award winning solutions designed to help you achieve and maintain financial freedom.

Whether a novice or an experienced investor, making sure that you receive good advice is really important to ensuring your money is held in the right places. In an initial consultation we will show you how we work before you pay us any money to give you peace of mind.



I needed direction and organisation with my finances and assets. Sanjay Badhan helped me make sense of my money and what it meant to me. Spoke in plain English and wasn't pushy or "salesy" or making me feel uncomfortable.

Kieran – Bristol

RETIREMENT PLANNING

Retirement should be the longest holiday of your life, without a single day spent worrying about whether you have enough money! Here at Future Planning, we help you enjoy retirement and remove barriers by providing clarity.

It is never too early to begin discussing retirement, as we can help you plan effectively and think ahead by showing you how early you can finish working or escape your business, and move on to the things that have been gathering dust in your bucket list!

We often hear people ask questions such as:

- How early can I retire
- How do I exit my business
- How much money do I need in life
- Do I need to wait until 65 or when my pension says to finish work

We have helped many clients retire earlier than they ever thought possible. Make the most of the one life you have and enquire now to find out your options.

Especially with the pension changes, we find people often want to:

1. Have good health in retirement and do not run out of money too early
2. Not be too cautious out of the fear of running out of money and then be unable to enjoy what you have built up for enjoying in retirement

You may have one or more of the following as your retirement vehicle:

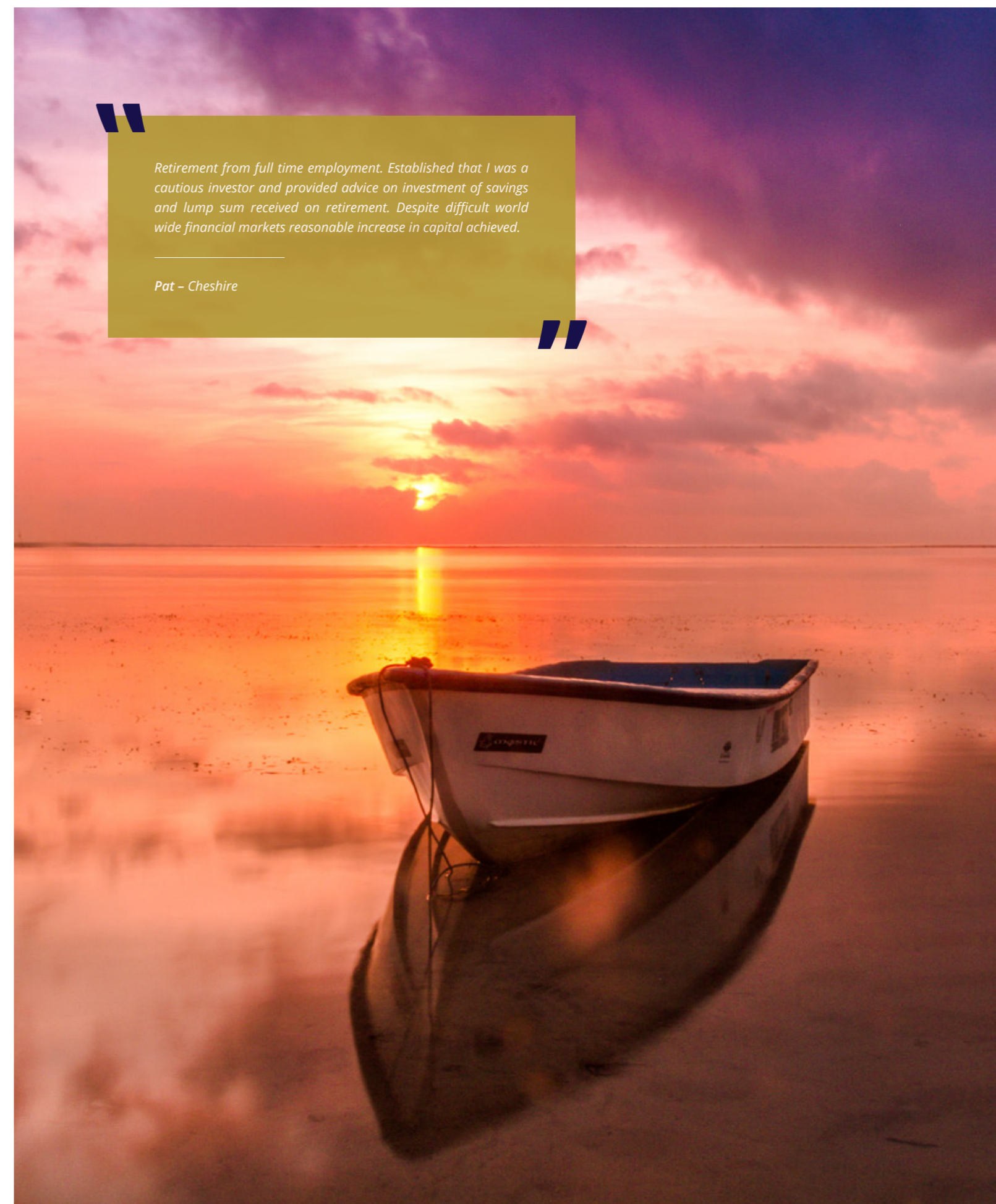
- Work/personal pensions
- Investments/savings
- Property/properties
- Business sale
- Company shares
- Inheritance
- Classic cars/antiques

We have experience of helping clients with all of the above and will work with you to help achieve your goals as early as possible.

Once retired, one of the most valuable roles that we play are remaining on hand to make sure that you continue to enjoy your retirement and thus not worry about money. We love hearing about all of the things you have been up to, even if it is first taking some time to finally do those household chores!

Retirement from full time employment. Established that I was a cautious investor and provided advice on investment of savings and lump sum received on retirement. Despite difficult world wide financial markets reasonable increase in capital achieved.

Pat – Cheshire



BUSINESS EXIT STRATEGY

If you are a company director, owner, chief executive or in a position of senior function then the chances are that you have spent many long days, weeks, months and years devoted to making your business successful.

Do some of these thoughts race through your head when you think about your life?

How much more money do I need now, for my future and for my family?

I enjoy running my own business and am proud of it but feel like I am not able to break away. How can I?

What do I do with the money sat in my business, because I do not want to take it out and pay lots of tax?

Well it is essential to have an exit strategy in place because who knows how long you have to enjoy life? We are experts in helping here.

It is crucial to seek professional financial planning as early as possible. Although we are able to assist with those now at exiting stage, the earlier we work together, the more value we can add.

The problem with running a business is that spending long hours on it leaves you little time to plan your life and maximise the money that

underpins your dreams. What Future Planning does is help you create order, harmony and a meaningful future from the money your business is generating.

With a suitable business strategy placed together, we are also able to help with tax planning so that you keep more of what you earn.

With your Accountant focusing on your previous tax years, and with us helping you plan effectively going forward, it is a perfect relationship to make sure you are as efficient as possible and optimised for success. We are proud to have Accountants as clients too.

Future Planning cares about you, your lifestyle and goals. We are experts in helping you to enjoy a better lifestyle and removing money related worries, enabling you to live a more fulfilling life doing the things you want to.

Just like we do extensive due diligence when creating the right solutions and products for clients, we expect you to also do due diligence and research. We would if we were seeking advice ourselves! That is why you are welcome to send an enquiry through to see if we would be a good fit before we commit to working together.


We are here for the long term. Our clients choose to continue to use our services, providing confidence that we really do care about you achieving your ambitions. We are always grateful for client reviews, as we wish to know what we did well and where any improvements can be made.

We are proud of the work we do for our clients and the outcomes we deliver. If you would ever like to talk to existing clients then this can be arranged too.

I was planning for exiting my business & wishing for a difference of opinion from current advisers, as not sure was receiving value for money. Sanjay was a breath of fresh air, took into account my goals in life; not just how much money I had. 5/5 thanks!

Brett – Berkshire





Sanjay provides a comprehensive service with thorough and well researched advice for re-mortgaging and long-term investment. By listening to my aspirations and asking appropriate questions he has undoubtedly left me better off.

Richard – Oxfordshire

MORTGAGE EXPERTS

For most, a mortgage is the biggest financial commitment they will undertake. We are trusted and relied upon by many to get it right first time, especially as timing can be crucial. From an initial consultation to obtaining mortgage offer, we remain on hand to assist with your requirements.

Some of the needs we cover include:

- Those purchasing for the first time
- Re-mortgaging to save money or reduce the term
- Moving home or releasing equity
- Company / personal property portfolios
- Landlords, developers and self builds
- Those with adverse credit ratings

We have excellent connections with estate agents and our own mortgage advisers in different locations to ensure that your application can move as quickly as possible. We will work closely with your solicitor, accountant and estate agent where required so that you are not doing all the chasing and have more time back.

With an industry leading sourcing system, we are able to choose from a wide range of lenders and products to accurately meet your needs. We have a really deep understanding of different lender requirements, which enables us to help more clients and can prove invaluable.

Finally with us offering other services and products, we are able to arrange other policies to meet your needs including insurance and protection, so that you have cover should the unexpected happen.

PROTECTING ASSETS AND ESTATE PLANNING

INHERITANCE TAX

For many people, you no longer have to be considered wealthy to be over the Inheritance Tax (IHT) limit. It is something which affects many people without even realising and with some savings, a modest home and good income, it is quite possible to fall into the trap of your loved ones having to pay tax to inherit your estate when you pass away.

Inheritance Tax is charged at up to 40%, so it certainly is a steep price to pay for many, especially when you have probably already paid tax several times over whilst growing or inheriting your assets.

Some more common taxes incurred by most people:

- Stamp duty tax (when buying a property)
- Income tax (when earning money)
- Capital gains tax (when making a profit)
- Corporation tax (if have a company)
- Value added tax (VAT on goods purchased)
- National insurance contributions (NICs paid as an employee or employer)

Future Planning will spend time understanding if the idea of your loved ones paying Inheritance Tax (IHT) is a concern to you. If so then we will put a plan together to help you.

However, we don't just assume IHT is a concern to you. Rather than leave assets behind for others, if your plan is to enjoy some or all of what you have accumulated whilst healthy and before it is too late then we will work with you to bring your goals to life.

WILLS, TRUSTS & LONG TERM CARE PLANNING

We have expert knowledge in important areas such as Wills, Trusts, Estate and Long Term Care planning. Making sure you hold a valid and current Will is extremely important and you should do this as quickly as possible. You can always change a Will in the future, but there are unfortunately many scenarios where even celebrities have passed away without a valid Will or an out of date one, and left nothing to their intended beneficiaries.

Long term care planning (LTC) is another important consideration, as this can have significant implications on your estate and how much you think your beneficiaries are likely to receive. It can be very costly to not consider making arrangements in this area, especially when fees do not appear to be lowering.

Once your estate is in order you can then enjoy your lifestyle even more knowing that you have planned ahead and catered for your loved ones and yourself. To see if you need advice and planning in this area, or if you wish to discuss your existing arrangements to check if they are valid and correct for you then simply get in touch and we will be happy to have an initial chat.

After I retired my wife died and I needed help with handling my money and investments. Kevin was recommended to me and I found he was the only financial adviser who actually listened to what I wanted to do with my money, and he arranged everything for me.

Derek - Wiltshire



FEEL REASSURED

Future Planning cares about you, your lifestyle and goals. We are experts in planning ahead, helping you to enjoy a better lifestyle and removing money related worries. This then enables you to live a more fulfilling life doing the things you want and aspire to.

Knowing that you are speaking to experts who really care about you and your goals is important. Visit both the “client reviews” and “case studies” sections on our website to see how we have helped others.

Future Planning is chosen by many because we possess the experience, systems and expertise to work with you over the long term in helping live the life you deserve. Combining this with our passion for working hard, caring for clients and integrity for ensuring the right outcomes, allows you to rest assured you are in safe hands with trusting us to improve your financial position and provide clarity to your future through detailed planning.

You are welcome to send an enquiry through and we can speak informally to see if we would be a good fit before committing to work together.





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Future Planning, Future Planning Mortgages, FPM and FPWM are trading styles of Future Planning Wealth Management Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA), and can be found on the register at <https://register.fca.org.uk/> using reference number 705061. Future Planning Wealth Management Ltd is registered in England and Wales number: 09566818.