

Personal financial planning

Managing wealth effectively





The most important thing for me is to achieve a 'work-life' balance and have **enough** in retirement to live comfortably.



Introduction

Grant Thornton Financial Counselling specialises in financial planning advice for self-employed individuals, company directors, multinational executives and retirees. Our team has a wide variety of expertise, consisting of certified financial planners, financial advisers, chartered accountants and tax advisers.

We believe no two clients should receive the same generic, 'one size fits all' advice, whether it is investing, provision for retirement or inheritance planning. In order to provide proper tangible advice, we will create a long term financial plan for you and your family, demonstrating how to improve your wealth and manage it to best meet your needs.

Our clients

Although individuals require advice tailored specifically to their own needs, we all struggle with the same financial worries throughout our lives. By creating a tailored financial plan, you can turn these worries into goals and set achievable targets to gain peace of mind. The typical financial worries and goals most individuals have are summarised in below.

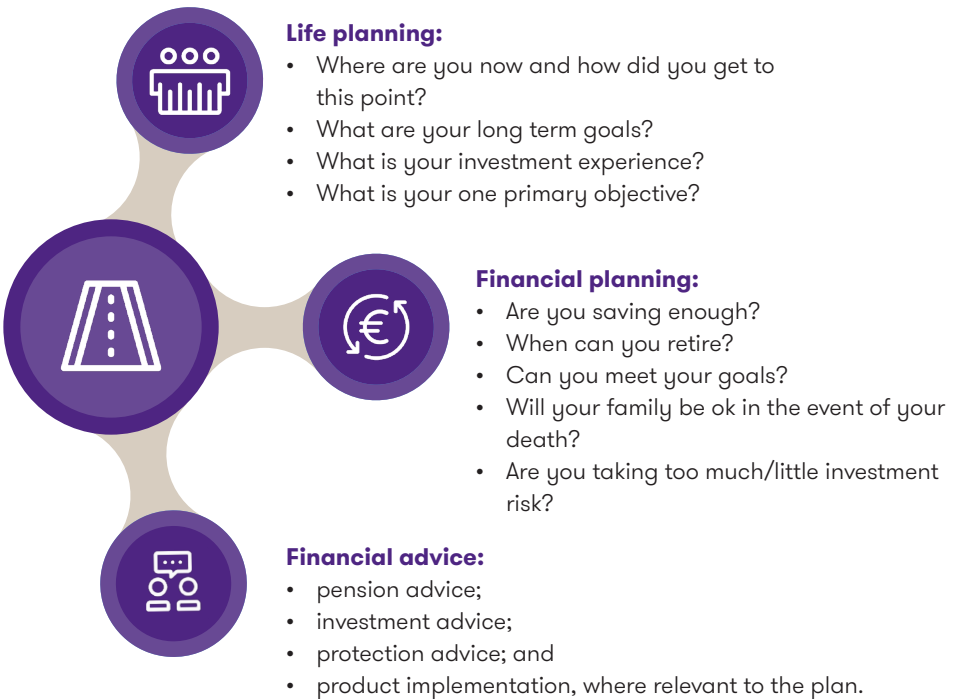


Our process

Nobody can give you the best advice without truly understanding what is important to you and what you are trying to achieve.

This is a core principle of our philosophy and one which prioritises you, rather than your wealth and financial products. In order to develop our understanding of your needs and possible requirements, we follow a three step process which develops your story and in time allows you to choose a financial path which is right for you.

Three step process



Manging your wealth

Throughout the course of your life, you are likely to have multiple income streams and acquire various assets, but you will also have a wide range of expenses and liabilities.

Assets and income:

- salary;
- bonus;
- rental;
- pension;
- investments;
- savings; and
- inheritance.

Liabilities and expenditure:

- mortgage;
- pension contributions;
- children's education;
- short term saving;
- new home;
- household and motor; and
- lifestyle.

At times, this can be hard to manage and trying to make sense of it all can seem like a lot of work. As part of the life and financial planning steps of our process, we will identify the most efficient way to manage your current and future streams of income and expenditure.

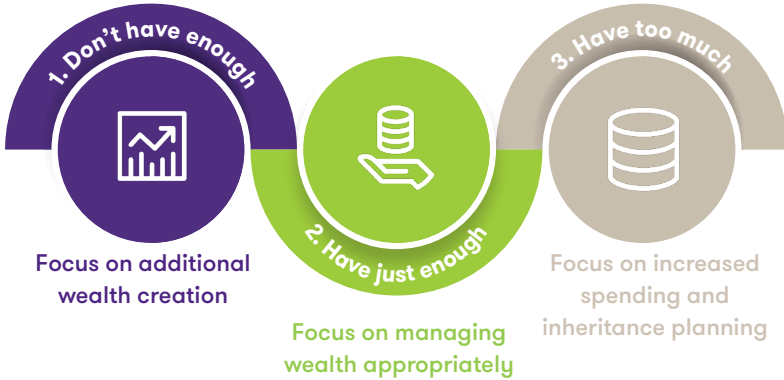


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Making sense of it all

Identifying your needs

Once we have created an overview of your current financial situation, you will fall under one of three categories:



Although you may fall into the same category as many other individuals, the steps required to help you plan for your future can only be determined by your specific circumstances. This is where our wealth of experience and capabilities add value to the planning process. Whether you require pension, investment or tax planning advice, we cover all of these areas, to ensure your wealth is managed to best meet your needs.

Once we have agreed the necessary changes required for your financial plan, we will assist with the implementation of any saving, investment, retirement provision and protection needs to get you on your way.

Regular reviews

As we all know, life changes constantly. Without having an initial plan in place, it is impossible to know how changes in your life will impact you financially. This is why it is so important to review your financial plan every six to twelve months. Sometimes the biggest change in your life might not require any changes from a financial perspective, whereas others may require some tweaking over a shorter or longer term. It is having a plan in place that gives you the peace of mind required to embrace your changing circumstances without the added pressure of not knowing the financial implications.

Key contacts for our personal financial planning team include:



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