WALKER CRIPS
Financial Planning

Getting to know you

Nice to meet you

Welcome to Walker Crips Financial Planning

We are dedicated to helping you navigate your financial journey with confidence and clarity. We understand that every client is unique, and we tailor our services to your individual needs and aspirations.

Our commitment to you

Personalised approach

Your financial goals are at the heart of everything we do. We take time to understand your objectives, aspirations, investment needs and your views on risk to create a bespoke financial plan just for you.

Expert guidance

Our team of experienced financial planners are here to provide you with expert advice and guidance every step of the way. Whether you are planning for retirement, saving for your children's education or investing for the future. We are here to help you make informed decisions.

Clear communication

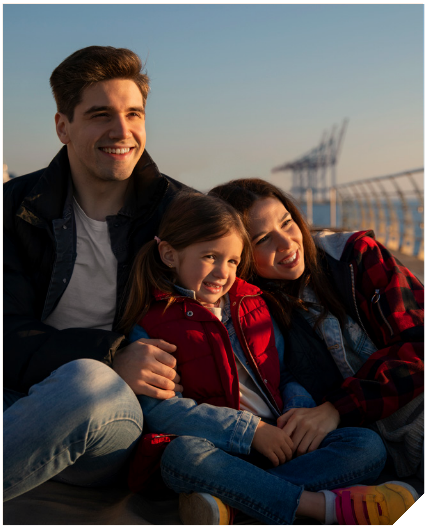
We believe in transparent communication and keeping you informed about the progress of your financial plans. We will work closely with you to ensure you understand every aspect of your financial plan and feel confident about your decisions.

Continuous support

Your financial journey is ongoing and so is our support. We'll regularly review and adjust your financial plan to adapt to changes in your life, the economy and the financial markets.

Understanding our clients: who we serve

We pride ourselves on serving a diverse range of clients with unique financial needs and aspirations. Our comprehensive financial planning services are designed to cater for individuals and families at every stage of their life.



Who do we typically serve?

High-earning professionals

We understand the importance of helping professionals by setting a solid financial foundation. We will work with you to help build savings, protect liabilities and grow pension provision in order to lay the groundwork for long-term financial success.

Successful families

For families juggling multiple financial priorities, from saving for university education to planning for retirement, we offer a range of comprehensive financial planning solutions. We help families create bespoke plans to protect their loved ones, grow their wealth and achieve their financial goals whilst balancing current expenses and future needs.

Approaching retirement

As you approach retirement, it is crucial to ensure you have a robust yet flexible financial plan in place. Our experience, along with sophisticated cashflow modelling tools, enables us to advise on retirement income strategies that help you retire with confidence and enjoy the lifestyle you have worked hard to achieve.

During retirement

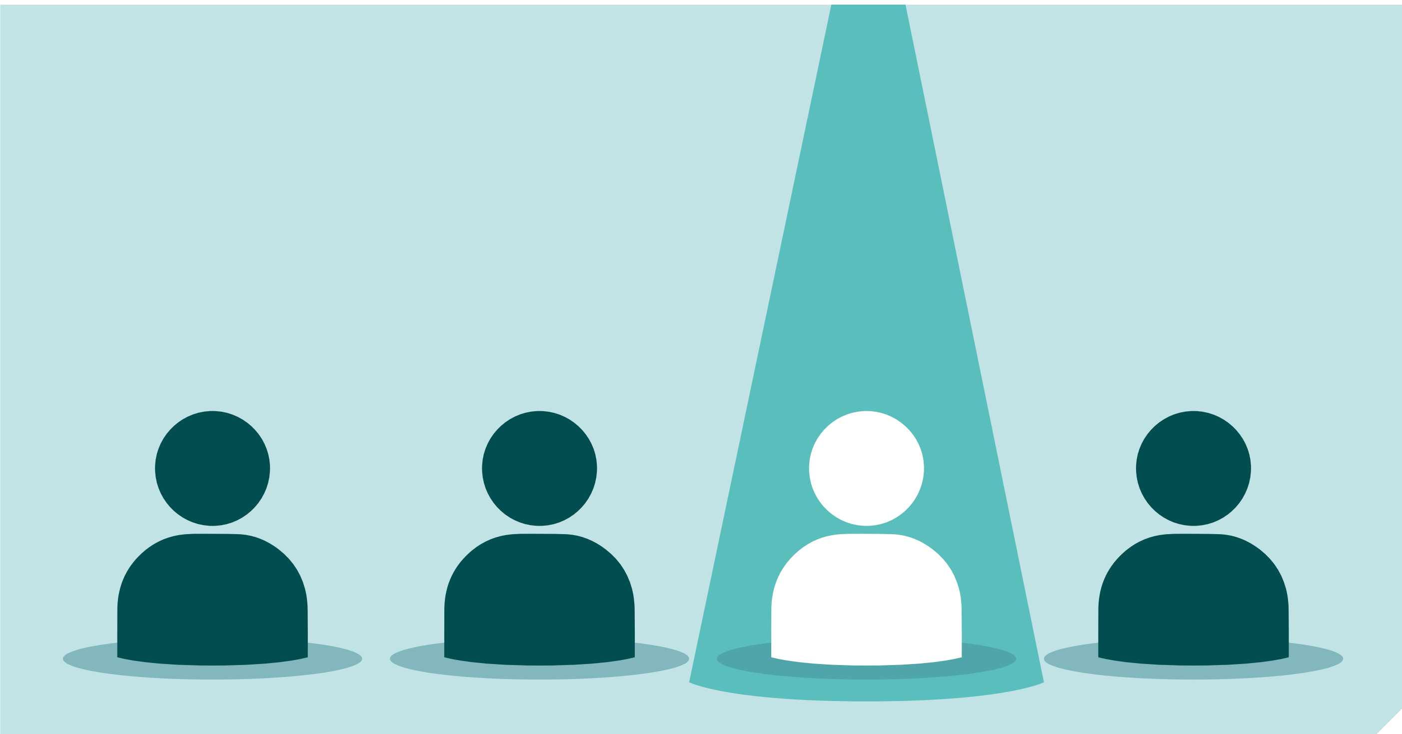
During retirement, preserving and managing your wealth becomes paramount. We specialise in generating tax efficient withdrawal strategies, managing investment risk, as well as advising on estate planning to maximise the amount of wealth that is passed onto the next generation. Our goal is to help you enjoy a fulfilling retirement, ensuring you have financial security for years to come as well as protecting your wealth for your families and loved ones.

Business owners

Running a business comes with its own set of financial challenges and opportunities. We work with your other professional advisers in order to provide tailored financial guidance which helps you navigate complex tax issues, optimise your cash flow and plan for business succession or sale. Our strategies are designed to help business owners achieve both their personal and professional corporate financial goals.

What makes us different?

We believe in the strength of independence when it comes to developing your financial plan. As independent financial planners, we are not restricted in either the advice we give or the solutions we provide, empowering you with the ability to achieve your financial goals with confidence and clarity.



How we work with you

We take time to get to know you which allows us to build a thorough understanding of your goals, investment preferences and attitude to risk.

Do you prefer to have complete control over your investment decisions? Or would you rather sit back while your trusted financial planner handles the day-to-day work? Do you hope for your investments to provide a regular income or to grow over time? Your answers will help us form an investment proposition that is tailored to you.

It all starts with you

At Walker Crips Financial Planning we aim to bring the financial intentions of each and every client to fruition, and it all begins with you. We'll identify how we can assist with your financial requirements. Depending on your current situation and future aspirations, we'll discuss a range of appropriate services, products and costs to plan your financial planning roadmap.

Total transparency

From the outset, we strive for total transparency with our clients by outlining the costs and fees associated with any recommended course of action.

Our values

Our vision in providing you with bespoke financial advice is underpinned by our core values of integrity, courtesy, fairness and loyalty.

Our culture comes from the leadership of the business, the knowledge of those who have advised for many years, as well as being prepared to take onboard new ideas and innovations.

Focused independent financial advice

We provide independent advice on all financial planning areas and financial planning solutions (including, but not limited to: pensions, bonds, annuities, ISAs, and savings plans) and structured investment products only. Our solutions are based on the assessment of a wide range of relevant and sufficiently diversified products, in both type and provider; with the overarching goal being to achieve your objectives. We have no links, obligations or commitments that constrain our freedom in offering you the very best advice and solution possible.

Our services

Holistic financial planning

Our approach to financial planning goes beyond just the numbers. We take time to understand your unique financial situation, goals and values in order to create a bespoke and comprehensive plan that is aligned with your objectives.

We use cashflow modelling to help you gain clarity and confidence for your financial future. By analysing different scenarios and their potential impact, you can weigh up the various options in order to help you prioritise your ultimate goals in life.

Cashflow modelling isn't a one-time exercise. It is an ongoing process to track your progress over time and monitor changes in your financial situation, empowering you to make adjustments as needed to stay on course towards your goals.

Retirement planning

Planning for retirement is a journey that requires careful consideration and strategic planning. Whether you're in the early stages of your career or approaching your retirement age, we'll work with you to create a personalised retirement strategy that ensures you can enjoy the lifestyle that you desire in your golden years.

We'll plan for your future financial security and assist with planning for your retirement, moving abroad, purchasing a second home or even travelling the world.

Estate planning

Protecting your legacy and ensuring your assets are passed on according to your wishes is an essential part of financial planning. Our estate planning service helps you navigate the complex laws of intestacy, minimise your inheritance tax liabilities and create a plan that provides for your loved ones long after you're gone.

As part of our service, we often work with private client lawyers, accountants and specialist investment managers to help access a wide range of tax-efficient solutions such as trust arrangements, Business reliefs and by ensuring you use your annual gift allowances.

Investment advice

Making informed decisions is key to building and preserving wealth over the long-term. Our experienced team of financial planners are experts in providing personalised investment advice, tailored to your views on risk, your financial goals and investment horizon.

Whether you're investing for retirement, building wealth for the future or needing to reduce your liability to tax, we'll help you develop a diversified, tax-efficient investment strategy to help you meet these objectives.

We will help navigate you through the many different styles of investment strategies in order to make an informed decision. You may wish to prioritise solutions that are designed to minimise costs, or perhaps you would prefer the value-added approach of discretionary management services – the choice is yours.

Our financial planners

With a combined experience of over 200 years, our team of experienced financial planners are ready to help you navigate your finances.

We understand the importance of receiving financial advice that's right for you. During our discussions, we'll work towards where you currently are, where you'd like to be in the future, and what requirements you may have on the way.

James Bonarius

01904 544316

james.bonarius@wcgplc.co.uk

York

Charles Cavendish

020 3100 8196

charles.cavendish@wcgplc.co.uk

Solent

Matthew Crawshaw

020 3100 8273

matthew.crawshaw@wcgplc.co.uk

Midlands

Joanne Crewe

020 3100 8404

joanne.crewe@wcgplc.co.uk

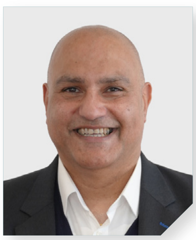
London

Kyle Davies

01904 544317

kyle.davies@wcgplc.co.uk

York



Kaz Dev

020 3100 8210

kaz.dev@wcgplc.co.uk

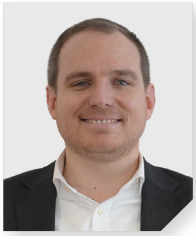
South West

Paul Gooch

020 3100 8408

paul.gooch@wcgplc.co.uk

London



Graham Knott

01904 544328

graham.knott@wcgplc.co.uk

York

Nick Lee

020 3100 8696

nick.lee@wcgplc.co.uk

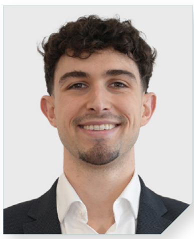
Solent

Dominic Martin

01904 544329

dominic.martin@wcgplc.co.uk

York



James Mayo

01904 544339

james.mayo@wcgplc.co.uk

Manchester

Julie Rossington

01904 544309

julie.rossington@wcgplc.co.uk

York

How to reach us

Find out how Walker Crips Financial Planning can assist you.

We create and establish long term, local relationships with our clients, delivering an efficient and professional service.

York (Head office) & the North

01904 544300

yorkfp@wcgplc.co.uk

Walker Crips Financial Planning
Apollo House
Eboracum Way
York
YO31 7RE

London & East Anglia

020 3100 8316

londonfp@wcgplc.co.uk

Midlands

020 3100 8273

midlandsfp@wcgplc.co.uk

Solent

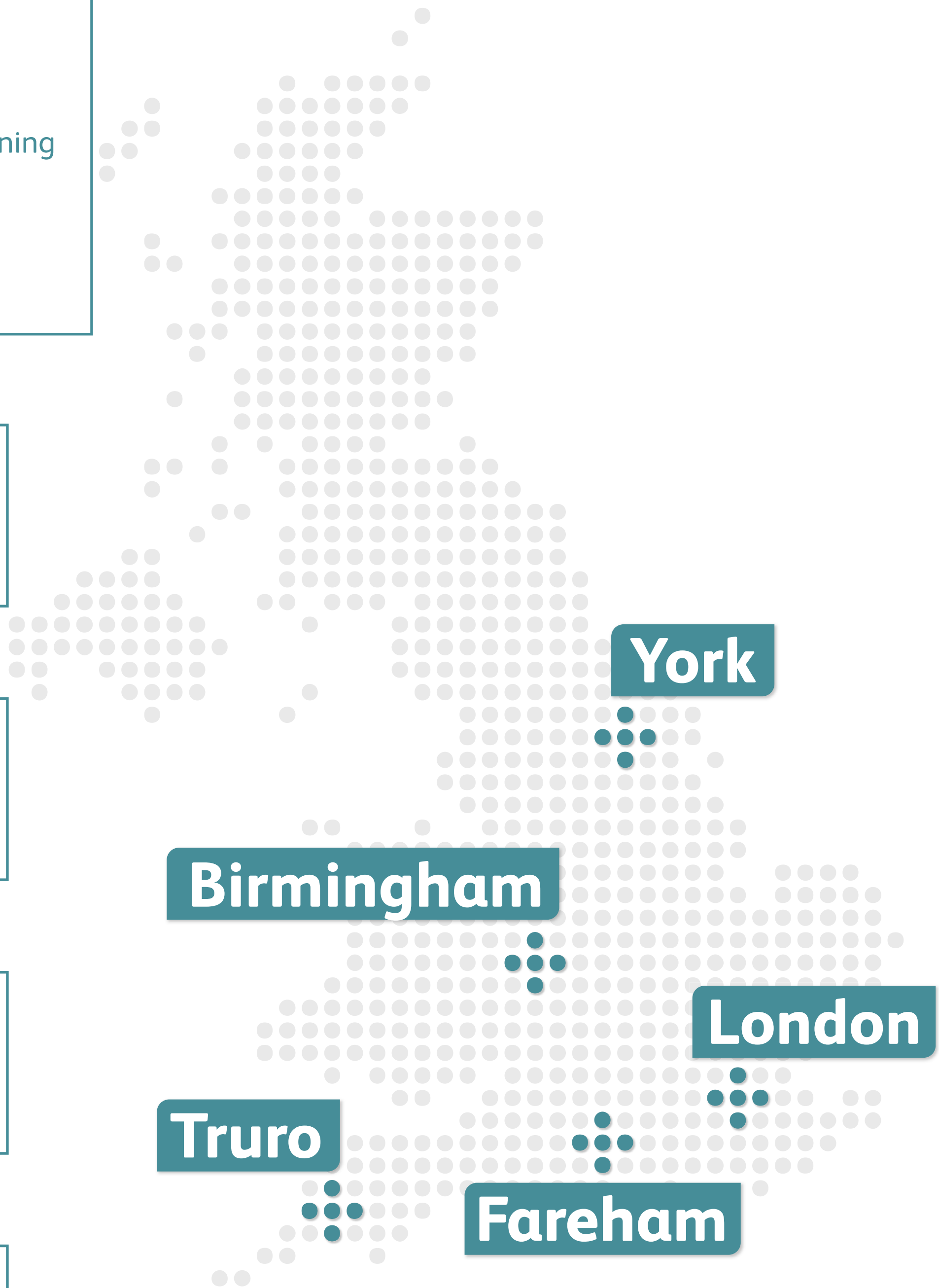
020 3100 8864

solentfp@wcgplc.co.uk

South West

020 3100 8210

southwestfp@wcgplc.co.uk



Further information

Walker Crips Financial Planning Limited is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. FCA Registration Number: 114778. Registered Office: Apollo House, Eboracum Way, York, YO31 7RE. Registered in England & Wales number 3790291. Member of Walker Crips Group plc.

The value of any investment and the income arising from it is not guaranteed and can fall as well as rise, so that you may not get back the amount you originally invested. Past performance is not a reliable indicator of future results. Nothing in this document constitutes advice to undertake a transaction, if you require professional advice, you should contact your financial planner.

01904 544 300
planning@wcgplc.co.uk
walkercrips.co.uk/fp