



dbwood

iAspire



iPlan
RETIREMENT PLANNING

iAspire



More than 4 in 10 UK consumers say that they are still negatively impacted by financial mistakes they made in the past. A greater number still say they wish they had managed their finances differently (64%) and almost the same number (63%) wish they had learnt more about financial matters when they were younger.*

Our Financial Health Check



iAspire

We realise that there is a huge market for advising people in the early stages of their financial planning; but spending habits and available capital to invest make the upfront fees that many advisers charge expensive. Taking this into account, we offer a select number of our clients' children a free 'Financial Health Check'. This enables us to map out how your financial future may look, and make suggestions on how to maximise your position. This can include advice on tax, investments, pensions and debt.

Education Programme

The world is constantly changing. The advances in technology and travel mean that young people today have so much opportunity. It is also important to understand the threats this brings. Spending habits are very different and credit is much more accessible. We believe it is important to educate young people on the basics of financial planning so they are well placed to understand these opportunities and threats. We are developing a project alongside Newark Academy to assist their pupils to encourage positive habits as early as possible.

HOW CAN WE HELP?

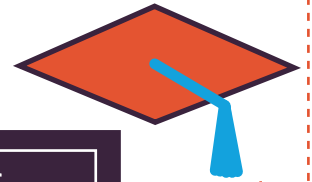
"I want to start saving, but I've got no idea where to begin!"

We will guide you through the savings vehicles available, and the most appropriate for your aims and objectives.



"So pleased I've graduated, but what do I do about this student debt?"

We will help you understand the implications of different types of debt and where you should prioritise.



"I have a workplace pension, but don't understand what it is or why I'm paying in."

We will assess your pensions suitability, and cut through the jargon you see in your annual statements.



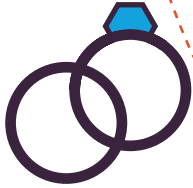
"I've got my eye on a property, but how do I know I'm financially ready to buy?"

We will explain the various government incentives, and the way the numerous types of mortgage work.



"I want to know that myself and my family will be secure should I be unable to work."

We can discuss the options to protect yourself and your family against the risk of long term illness, so that you can concentrate on recovering.



Oliver Crampton
Financial Planner

One of my roles at DB Wood is to engage with our client's families to assist with their financial planning. We understand that the traditional 'financial adviser' models don't fit the current generation of young people and the challenges/opportunities in the environment. I am well positioned to relate being born in 1987 and transitioning from University onto full time employment, purchasing and selling property and starting to plan my financial future; short, medium and long term. My experience with clients approaching or in retirement also highlights how much more the next generation need to do in order to achieve similar lifestyles. We endeavour to help those individuals whose retirement is further away, set realistic goals and understand what it will take to meet them.



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*Aviva Research

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