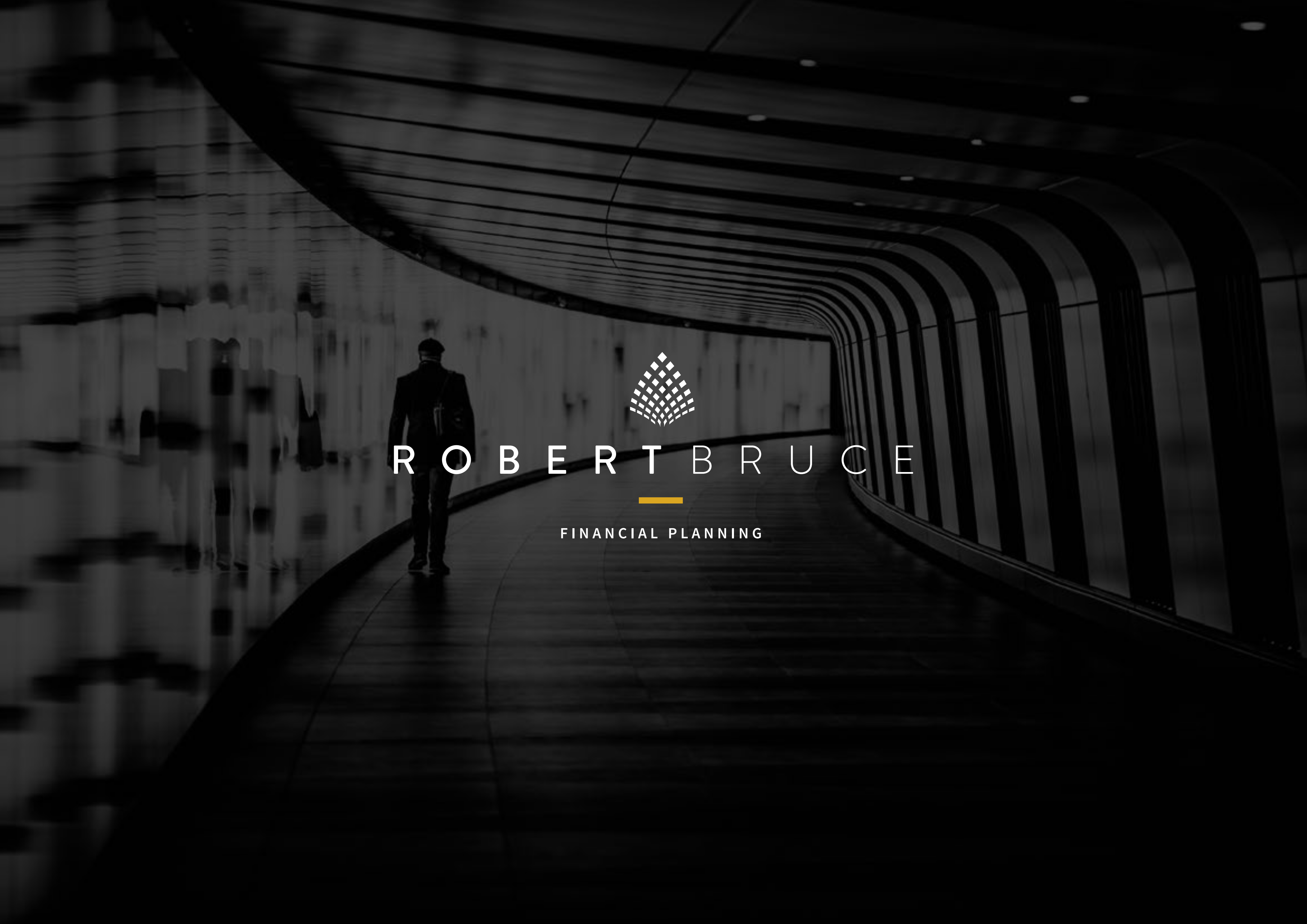


ROBERT BRUCE

FINANCIAL PLANNING

When it is obvious that the goals cannot be reached, don't adjust the goals – adjust the action steps.

Financial Planning

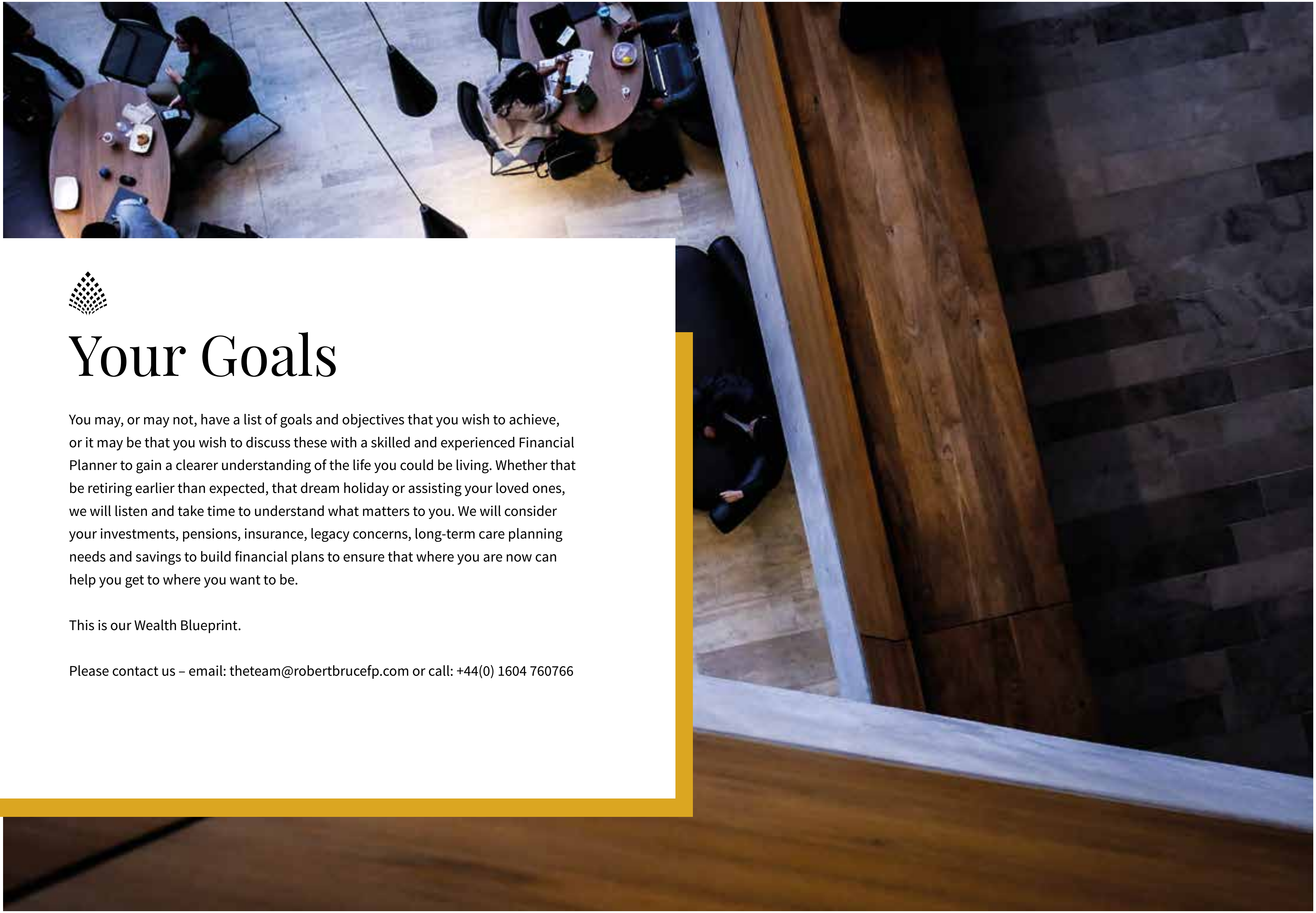
As an Independent Financial Advisory firm, Robert Bruce Financial Planning has extensive experience in managing the wealth of individuals, families, entrepreneurs and executives.

For over 40 years, we have been advising both individuals and businesses on how best to achieve their financial goals and aspirations.

Our expert Financial Planners provide a personal and bespoke service to help turn your financial vision into a reality. The recommendations they will make to help you on your journey will result from a comprehensive and diligent assessment of your personal circumstances and provide first-class solutions to the challenges of maximising and protecting your lifestyle.

CONTACT US

To find out more or to arrange an initial complimentary consultation meeting, please contact us – email: theteam@robertbrucefp.com or call: +44(0) 1604 760766



Your Goals

You may, or may not, have a list of goals and objectives that you wish to achieve, or it may be that you wish to discuss these with a skilled and experienced Financial Planner to gain a clearer understanding of the life you could be living. Whether that be retiring earlier than expected, that dream holiday or assisting your loved ones, we will listen and take time to understand what matters to you. We will consider your investments, pensions, insurance, legacy concerns, long-term care planning needs and savings to build financial plans to ensure that where you are now can help you get to where you want to be.

This is our Wealth Blueprint.

Please contact us – email: theteam@robertbrucefp.com or call: +44(0) 1604 760766

Building Your Wealth Blueprint

Once we understand where you are and where you want to be, we will establish a set of suitable recommendations to help you get there.
How much you invest, how and where it is invested, where it is sheltered to protect it from tax, and how you access it will all become clear. Given that the world is changing faster than ever, your Financial Planning needs regular review. And whilst you are enjoying your lives, we will be there, ensuring that whatever the world – or life – throws at you, your wealth will be positioned effectively to help you meet those challenges. Financial Planning will empower you with confidence and clarity that the decisions you make today will not impede your tomorrow.

Service Proposition to Clients

At Robert Bruce Financial Planning, we understand that everybody's needs are different. We will agree a service level with you that meets your specific requirements.

Planning Client

We provide a full lifestyle financial planning service. This involves completing a series of lifestyle questionnaires and in-depth discussions about your goals, aspirations and legacy aims (how you wish to earn, spend, save, invest and bequeath your assets). Upon completion of these stages, we'll create your bespoke financial plan and provide a detailed Wealth Blueprint that's flexible enough to adapt to your changing circumstances. You will have a dedicated and skilled Financial Planner, available as and when you require assistance.

Review Client

If you prefer, we can provide an ongoing service, simply for any specific investments. With this service, you will still have access to a skilled Financial Planner, and we will provide an opportunity for a review in the areas of advice that you are interested in. If at any stage you wish to take advantage of our Planning Client service, a member of our Planning Client team will be happy to explain the additional requirements.

Peace of mind for the future is essential

We believe that all major financial decisions should be taken in the context of an overall financial blueprint. To make decisions about any of life's major events in isolation can create unnecessary risk. From ensuring the longevity of your investments and retirement income to preserving your wealth for future generations, we understand that peace of mind for the future is essential. With proven experience and invaluable connections, our expert planning team will develop a detailed insight into your wealth to ensure that your future lives up to your expectations. From assessment to delivery and implementation, your financial blueprint has two primary objectives. Firstly, to assess your current lifestyle and how this impacts your financial health so that we can create a blueprint for your future journey to see if your current goals and objectives are achievable. This is followed by identifying any shortfalls in provisions needed to achieve your objectives and to provide recommendations to tailor your finances in order to achieve your unique goals.

Wealth Blueprint

Robert Bruce Financial Planning articulate clear and tailored recommendations – from investments to retirement planning, protection and estate planning – designed to realise your objectives both now and in the future. We call this our total wealth solution, working with you to understand every aspect of your wealth, your unique circumstances and risk appetite, in keeping with your lifestyle, needs and objectives.

Investment Advice

We provide a broad range of investment advice. As part of the advisory process, we'll also assess your attitude towards investing, your specific requirements for any investments we recommend and make these recommendations in the context of your Wealth Blueprint. Our investment process is reviewed regularly to ensure your wealth is working for you in the way that you need it to, both for today and tomorrow.

Pensions and Retirement Advice

Retirement planning is different for everybody, and how you utilise your wealth to transition from your working life into your 'golden years' will be highly bespoke and unique to you. We will help you manage this transition in a way that suits your lifestyle ambitions and provides the security and peace of mind you require to focus on enjoying the next stage in your journey.

Financial Protection

Protecting you and anybody else who relies on you is a vital component of your Wealth Blueprint. Of course, we all hope for the best, but it is essential to plan for scenarios that can arise, whether that be your death, inability to work or poor health. We will build recommendations for this area into your plan.

Wills & Power of Attorney

Families are by their nature diverse, with priorities that change over time. Having a Will in place to ensure your wishes are carried out after your death is vital. We will work with your existing Solicitor or Will writers, or introduce you to our trusted connections in this area if you wish. We can also provide guidance on registering a Power of Attorney to assist in both financial and health matters in the event of you losing mental capacity.

Cash Management

Managing your savings can be confusing and time consuming, even more so the larger these deposits become. We will recommend, if necessary, companies that can manage this cash on your behalf in order to maximise the returns that you are achieving.
Rest assured that the security and accessibility of these funds, in line with your Wealth Blueprint, will be paramount.

Estate Planning

As part of your Wealth Blueprint, we will consider your goals and objectives in terms of what legacy you wish to leave to your beneficiaries. The recommendations we make will factor in the accessibility of this legacy upon your death, how much is passed on and how it can be used by the next generation. Taxations, investment strategy and legal structure are considerations for this aspect of your planning.

Long-Term Care Planning

We are all living longer, healthier lives, and as a result are becoming more conscious about how we are going to be cared for in our later years. We work with leaders in this area to ensure that your concerns are answered and that you are making the most of the help that is already available.

Additional Services

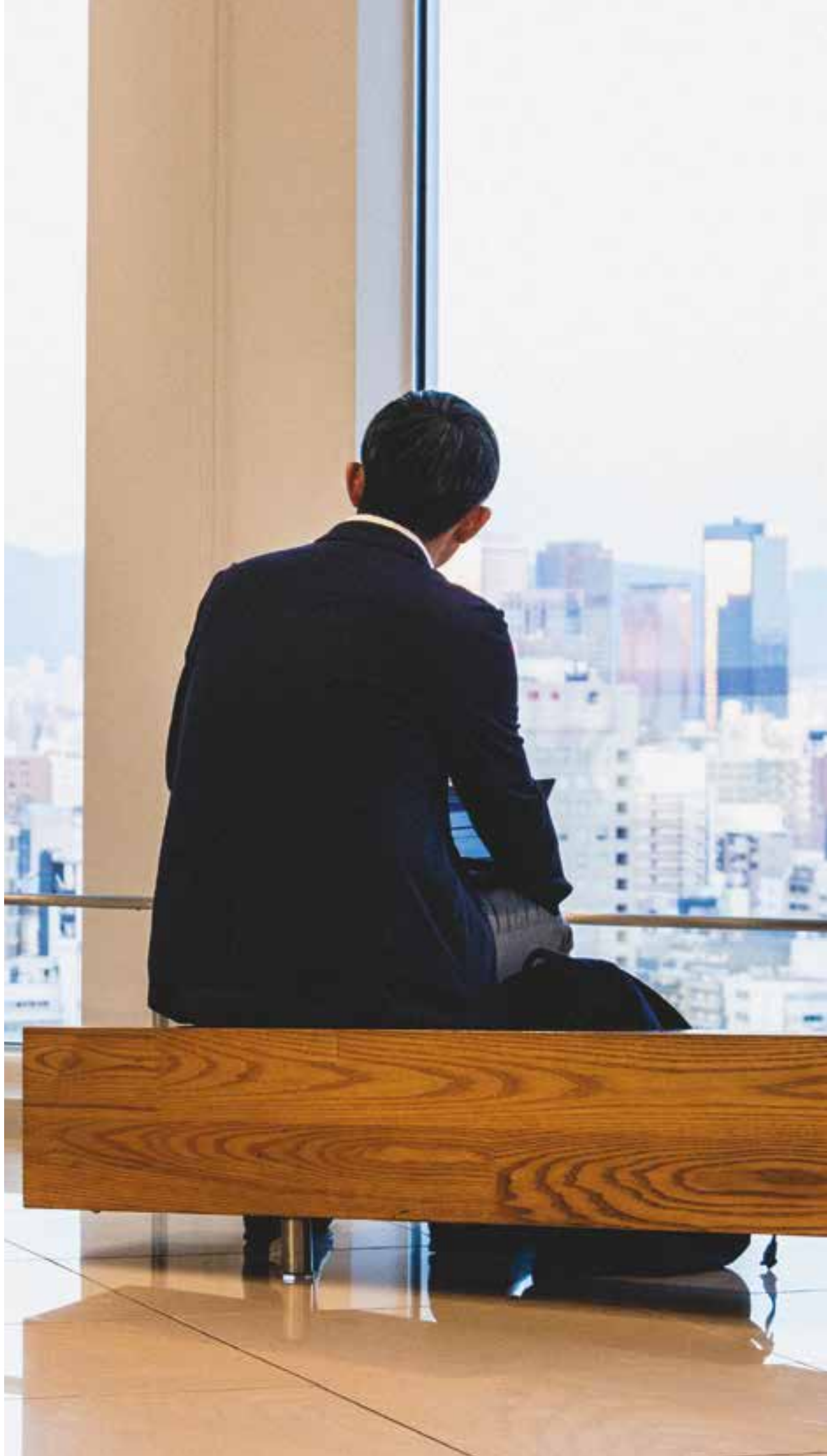
Robert Bruce Financial Planning work with trusted and highly experienced mortgage, legal and general insurance brokers, so you can find everything you need in one place.

Mortgage services

How you finance your home and other properties will be one of, if not the, most significant financial decisions you will ever make. We can introduce you to our trusted connections in this aspect to ensure these decisions can be made in line with your overall financial plan.

Legal services

We're committed to working with lawyers, tax advisors, accountants and trust companies to help serve the needs of our clients where you may have more complex issues in relation to trusts, Wills or Power of Attorney – we liaise with you through the entire process.



Become a client

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or email theteam@robertbrucefp.com

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