SWCO
FINANCIAL PLANNING

Keeping your finances on target

About **SWCO** Financial Planning Ltd

About us

SWCO is committed to providing totally Independent Financial Advice, finding the right combination of investments, products and tax-wrappers that balance cost, risk and flexibility to help you meet your financial and lifestyle goals.

As a small company we work extremely hard to deliver a high level of customer service. We work together with our clients to get a thorough understanding of their financial situation, attitude to investment risk and long-term goals, and meet face to face with our clients regularly to ensure we maintain a successful, two-way relationship.

We offer a full range of financial planning strategies and specialise in Investment planning and Retirement planning. With over 15 years of advising private clients we have established professional relationships with a number of local Solicitors and Accountants in the respect of Lasting Powers of Attorney, Wills, Trusts and Inheritance Tax Planning.

In addition to holding the relevant Diploma-level qualifications for financial planning we have qualified advisers with the specialist Certificate in Long Term Care planning, relevant to the very specific planning needs of retired clients and elderly client advice.

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Our Services Include

- Pre-retirement planning
- Post-retirement options
- Pension review service
- Short-term savings
- Long-term investment strategies
- Ethical investments
- Long-term care provision
- Income protection
- Life and health insurance
- Business protection
- Inheritance tax and estate planning

Our service proposition

Listening and Learning about what you, our client, want to achieve is the most important part of our service and we invest heavily in spending time talking to you in detail about your objectives and how you can realistically achieve them. We will take into account possible future economic conditions such as inflation and interest rates together with your views on investment risk. We will base our recommendations on comprehensive low-cost investment strategies that balance risk and reward, reviewing and adapting them as necessary to ensure that your long term financial goals are achieved.

We partner with an Independent Investment Committee giving access to a full range of portfolios meeting the individual needs of our clients. These are monitored on an ongoing basis to ensure that your objectives are met and re-balanced as necessary.

Through our market intelligence and our professional partnerships we offer a wide range of Investment and Retirement planning solutions. These may include using investment Platforms and Wrap systems which allow investors access to the widest range of retail funds across the "whole of market" at minimal cost. Our ongoing service ensures that your tax allowances are utilised and the appropriate tax-wrappers are used in order to minimise taxation and enhance returns.

Subsequently, we will review your circumstances regularly, looking at how your investments are performing and how they may be affected by any changes in your circumstances. If necessary we will make further recommendations to ensure that your finances continue to work effectively thereby **keeping your finances on target.**

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Cost of advice

The initial meeting is without obligation. Once we have had the chance to meet you and understand your requirements, we'll be able to explain the likely costs. Payment can be made by either a separate fee, or you can offset the cost from your Investment strategy.

At SWCO Financial Planning we are totally committed to providing Independent Financial advice which means we are able to find the right solution for our clients, balancing risk and cost with full transparency.

Client testimonial

"Thanks for your unfailing courtesy, warmth and efficiency in dealing with my finances. It has been a great pleasure to be in contact with you. You have advised me with not only knowledge, but person to person skills which are often lacking. Being treated with respect and confidence (and sometimes humour) has helped me move on not only financially but as a whole person" **Mrs F, Enfield**

PERSONAL….

At SWCO Financial Planning we build lasting relationships with our clients by looking after their best interests and helping them achieve their financial goals and aspirations. Our advice is face-to-face and focuses on the personal needs of each individual client.

PROFESSIONAL….

SWCO Financial Planning is proud to provide truly Independent Financial Advice. We have no links, restrictions or constraints, allowing us to work with complete transparency on behalf of our clients.

PRUDENT….

One of the only sure things in life is change. SWCO Financial Planning helps to assist with this by providing cost effective, tax efficient solutions that are regularly reviewed.

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