



Holistic Financial Planning

What is Holistic Financial Planning?

This service is a bespoke lifetime financial plan for you and your family. It encompasses all aspects of capital and income management up to and into retirement including protection, tax-efficient investment and estate planning and preservation.

Quite often, we are asked to advise on or arrange individual financial products in isolation – for example a mortgage or an ISA. Many of you, especially if you are looking towards or nearing retirement, may need advice on your financial position as a whole. Typically, your children will have left home, you may have grandchildren; you may be looking to sell or retire from your business, you may well be better off than when you were younger and thinking about how to pass on the benefit to the younger generation.

Just as ‘holistic’ in medicine means treating the whole person and not just a set of symptoms, so ‘holistic’ in financial planning means comprehensive advice on the entirety of your family’s financial present and future.

The benefits:

- Potentially reducing your income tax with investments working harder for you, often in a way that mitigates capital gains tax and inheritance tax (IHT)
- Potentially saving you money with the most appropriate and cost-effective portfolio of insurances which are more effective for IHT
- Preserving the underlying value of your pension by making best use of your often complex and varied pension benefits to improve investment potential, capture pre-2006 advantages and opportunities to secure tax-efficient retirement income
- Shield your estate from IHT flexibly and effectively by arranging your assets and writing your will

The process - A tailor-made, holistic report which looks at the many varied aspects of your financial future – retirement, estate planning, providing for your children and grandchildren, getting the most from your investments, reviewing your mortgage, improving your income, protecting your family and your health, reducing your tax bill, providing for care in old age.

Griffins Financial Solutions will suggest a plan, explain the options, take care of the paperwork, and meet you regularly to review the arrangements and ensure that any changing circumstances are taken into account.

Griffins

Financial Solutions

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