



Financial Planning For Life

Life often gets in the way when you're planning your finances. That's why it's important to work with experts that take a pragmatic approach to your circumstances and know that some of the following elements can have a bearing on your decision making process:

At Condis Wealth we understand that financial planning can be complex; it's not about offering a single piece of advice with a one size fits all solution. What makes for effective planning and delivers better results is understanding what is important to the individual.

We work with our clients at the various life stages outlined above, guiding them through the minefield of investments, pensions and personal finance. By adopting a comprehensive approach to financial planning, our team

of experts provides solutions that take into account your financial situation as well as ensuring our clients are best placed to achieve their goals and reach their potential.

We are now offering all clients a complimentary first meeting with the Wealth team who will be happy to meet with you, discuss some of the decisions facing you and suggest some options that might be of interest to you. To take advantage of this offer, please email: mark.houghton@condieswealth.co.uk



Mark Houghton Director

Having been an IFA for over 20 years, Mark certainly knows his stuff when it comes to investments, insurances, inheritance tax strategies and other exciting wealth management products that don't begin with "in".

He likes to know his clients and what makes them tick, so that it's not about products, but the right strategy to get clients where they want to be.



Gary Stirling Senior Financial Planner

Gary joined Condies Wealth in 2015 and has brought the expertise gleaned from over ten years of running his own financial advice firm and finds that this experience, coupled with the shared knowledge of the team make for a varied and challenging role.

Gary works extensively with clients to manage the auto-enrolment process, allowing them the peace of mind of knowing that they are supported in the decisions they make for their business.

★ Pension planning

For the various stages of retirement, from starting out in your career and your first pension to reaching retirement and living throughout your retirement years.

📈 Investment advice

Saving for your future is obviously a good thing and often to achieve your goals, you may want to consider various options. These can range from cash deposits in the bank, which currently offer poor interest rates, but are usually considered to be low risk and accessible, to investments in the financial markets, which offer the potential of greater returns, but involve a level of investment risk.

📄 Tax planning

Nobody likes to pay tax but if you have investments or run your own business, the fear of not paying the correct amount of tax can often mean you pay too much.

Tax is a complex area and, as a team, we monitor the constantly evolving legislation to ensure that everything we do will minimise the potential tax, from income tax and capital gains tax, to inheritance tax.

👤 Inheritance tax planning

Inheritance tax is a tax that may be levied on a person's estate when they die and on certain gifts made during an individual's lifetime. It is often seen as a voluntary tax because

if steps are taken, there are many legal ways to avoid it. The consequences of doing nothing may mean that your loved ones pay tax on money you have already paid tax on.

🏢 Corporate planning

We appreciate that actually running your business takes up most of your time. We have therefore developed a range of services which can be tailored to meet your requirements no matter how complex. This can include looking at cash held on the balance sheet, complying with the auto-enrolment rules (workplace pensions) or what happens on the death of a key member of staff.

🔍 Life cover

The aim of life assurance cover is simple - to provide a benefit on death to someone who is financially dependent on you.

Often this is to repay a mortgage/debt or provide capital to replace the deceased's income, for example to support your children whilst dependent. Life cover also has uses beyond, for example to replace income in retirement or cover a potential inheritance tax bill.

+ Critical Illness & Income Protection cover

Often when looking at protection needs, not enough people consider the implications of being unable to work, even if only temporarily, due to an illness or an accident.