Are you looking for clarity?

Knowing your wealth and financial plans are in order and arranged in line with your personal goals can give you valuable peace of mind. People choose clarity as their financial planning partner for many reasons; having a clear picture of your current financial situation and knowing you’re not paying any more tax than you need to are just two examples.

For those with complex financial affairs, the need for expert financial planning and investment management advice is even greater.

Finding the right adviser, who you can work with for the long-term, is essential. That’s why you need clarity.
In the complex world of financial planning, you need clarity

clarity provides expert financial planning and investment management services. Our flexible and pragmatic approach means you can tailor our services to meet your needs, allowing you to access the advice that is right for you, when you need it.

Our highly qualified team of advisers are committed to delivering exceptional client service. We have extensive experience providing advice throughout the entire financial planning lifecycle, including:

• investing for children
• planning for education costs
• pensions and retirement
• wealth preservation
• tax and business planning
• inheritance tax planning

Having put together your bespoke financial plan, we work with you to keep everything under regular review.

This helps ensure you remain on track to achieve your financial goals.

How clarity can help...

Strategic financial planning advice
• identify and understand your financial objectives
• develop a robust financial plan in line with your life goals
• optimise your tax position
• continually monitor and review your financial arrangements to ensure you stay on track

Wealth management services
• assess how well your current portfolio meets your needs
• recommend appropriate investments and wrappers
• regularly monitor, review and rebalance your investments

clarityONLINE: expert guidance, tools, research and calculators
• access our online research centre at clarityglobal.com
• benefit from expert guidance, opinions and research
• use our calculators and other interactive modelling tools
How we work

To ensure that all our advice is of the highest quality, our financial planners follow a five-step cycle. The table on the following page summarises what is involved at each stage.

The five-step cycle can be repeated as often as you need although we recommend that we help you carry out a review at least once a year.

We understand that you may not want to take advice at every stage of the cycle, so our services are structured to allow you to select the areas that you need help with. We offer different packages depending on what level of service you require:

- **clarityADVICE**: Covers the consultation, analysis and recommendation stages of the advice cycle. It doesn't include a formal review and is charged on a pure time-cost basis, so you can control how much you spend.

- **clarityONE-TO-ONE**: A fixed cost annual service that is designed to manage all aspects of your money. It includes an annual review of your financial plan.

- **clarityONE-TO-ONE+**: Similar to clarityONE-TO-ONE but with two reviews every year.

**clarity investment management services**

We also provide a range of investment management services to suit your needs: **clarityINVEST** allows you to continually monitor your investments, while our bespoke services, **clarityPORTFOLIO** and **clarityPORTFOLIO+**, both include regular monitoring, rebalancing and fund reviews.

**More information is provided in the clarity investment management services brochure.**
# What is involved at each stage

<table>
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<th>Stage</th>
<th>What it involves</th>
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| 1 Consultation | • an in-depth discussion about your aims, objectives and attitude to investment risk  
  • collation of all appropriate information relating to your current financial arrangements and policies |
| 2 Analysis | • a review of your current financial arrangements and how well they meet your objectives  
  • analysis of the terms (such as access and charges) and investment performance of any existing products and policies |
| 3 Advice | • our clear recommendations on the course of action you should take to achieve your financial goals  
  • you receive a written report outlining our advice and reasons for each particular suggested action |
| 4 Action | • construct your individual, year-on-year cash flow forecast; your [WealthPlan](#)  
  • implement the agreed course of action, including setting-up or amending any relevant products or policies |
| 5 Review | • evaluate how your financial arrangements are performing  
  • check that your plan remains fit for purpose and your [WealthPlan](#) is up-to-date  
  • provide new advice as appropriate |
About clarity

Clarity is an award-winning firm of chartered financial planners, founded in 1997. Along with our carefully selected professional partners, we provide clients with a complete ‘family office’ service through our offices in London, Woking, Cambridge, and Singapore.

Our business is built on the principles of independence, honesty, and integrity, and our aim is to provide our clients with high-quality financial planning and investment management services to help them achieve their goals in life.

Financial planning advice as individual as you

We provide financial planning services rather than products; everyone’s financial circumstances are different, so there is no ‘off the shelf’ solution. With clarity, you can access personalised financial planning advice when you need it. The majority of our clients work with us on a long-term basis, but we also provide one-off financial planning advice if you just need our help for a particular issue.

Where your financial plan requires us to recommend particular products, platforms, or investment strategies, we always make sure you fully understand how these work and, where relevant, any risks involved.

“I have found clarity’s expert technical knowledge extremely useful when considering how the new pension rules affect my pensions planning.”

“Having lived overseas for a number of years I rely on clarity’s expertise to guide me through the complexities of onshore vs offshore investments and the associated UK tax implications.”

“I have found clarity very useful in helping me to schedule, monitor and control my financial affairs with their efficient diary and valuation services. In addition, the clarity website has allowed me to research my investment ideas further as well as to transact them online.”
clarityONLINE: a free resource to help you manage your money

For many people, one of the most difficult aspects of financial planning is understanding investments and having the confidence to make your own decisions. For those who are keen to play a more active role in managing their investments, clarity provides you with the tools to enable you to do just that; from research through to calculators and regular updates.

clarityONLINE provides access to a wealth of information and interactive tools to help you manage your finances. Anyone can register to access:

• guides, briefings and research covering a broad range of financial issues to help you make informed decisions
• our user-friendly financial calculators and other interactive tools to help you better understand and evaluate your needs

clarity clients also benefit from our online virtualWRAP® service.

clearlyONLINE is designed to help you through the financial planning process; giving you access to financial planning tools and expertise, whenever you need them.

virtualWRAP®

clarity’s virtualWRAP® is provided for our investment management clients at no extra charge and is independent of any platform or provider. You benefit from an easily accessible, single point of reference for all your investments, regardless of where they are held:

• view your valuations and portfolios
• process transactions with different financial providers

virtualWRAP® enables you to view the asset allocation of your entire portfolio, as well as create separate portfolios for specific purposes, such as education costs or retirement planning.

Find out more

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