

EXECUTIVE AND RETIREMENT SERVICES

We live in a financially complicated world. There is an increasing burden on each of us to take responsibility for our financial welfare and to understand the impact of choices we make on our long term financial wellbeing.

At the same time access to professional, qualified financial experts has reduced, with major high street banks and other institutions closing down their financial advice operations.

Employers are ideally placed to help their employees through this confusing financial maze. Indeed there is a long standing tradition of employers encouraging retirement saving through offering workplace pensions. However, in the modern world where people's lives are increasingly complex, a 'one size fits all' approach is often inadequate.

To assist employers in helping their employees BROADSTONE offers access to an Executive and Retirement Services team. The team is comprised of highly-qualified, experienced financial planners and retirement experts who can help your employees with their personal financial strategy. The key service offerings of the unit are Executive Counselling and At Retirement Counselling.

Executive Counselling

The Executive Counselling Service is designed for those who want to know whether they are on track to meet their financial goals. The Executive Counselling Service provides a 1-2 hour meeting with an experienced Financial Planner who will use a sophisticated cash flow modelling system to project your financial future.

You will be asked to complete a detailed questionnaire about your income, expenditure, assets, liabilities and future plans. The Financial Planner will then take you through an analysis of your financial position relative to your aspirations. The session then considers the impact of different courses of action by looking at 'what-if' scenarios. This allows you to refine a plan to give you the best possible opportunity to achieve your objectives.

Often there will be follow up actions required as a result of the planning. These can be implemented directly by searching on the internet, through an existing adviser or with BROADSTONE, subject to personal appointment.

At Retirement Counselling

Employers often contribute considerable sums towards employees' pension funds during their working lives. It is therefore both desirable and intuitively sensible that assistance is provided to ensure those funds are utilised to best effect when an employee retires.

Our At Retirement services offers a 'Guidance Plus' meeting and an annuity purchase service.

Guidance Plus Meeting

At the Guidance Plus meeting we explain the retirement choices available to the employee and answer any questions they have. We follow up with a written note of our discussions so the employee has a reference point when making decisions. Meetings will be more in depth than state funded options and conducted by genuine experts who specialise in advice to the at retirement market. As a result you know that your employees are receiving expert guidance regarding the decisions that will affect the rest of their lives.

Often there will be follow up actions required as a result of the Guidance Plus session. These may be implemented directly by searching on the internet, through an existing adviser or with BROADSTONE, subject to personal appointment.

Annuity Purchase Service

Should the employee want to buy an annuity we can help. We offer a non-advice annuity desk service. The service finds the employee the best rate in the market. We also look at the enhanced annuity market of preferential annuity rates based on health and lifestyle choices.

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“Risk comes from not knowing what you’re doing”

Warren Buffett

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