



# CHARTERED INDEPENDENT

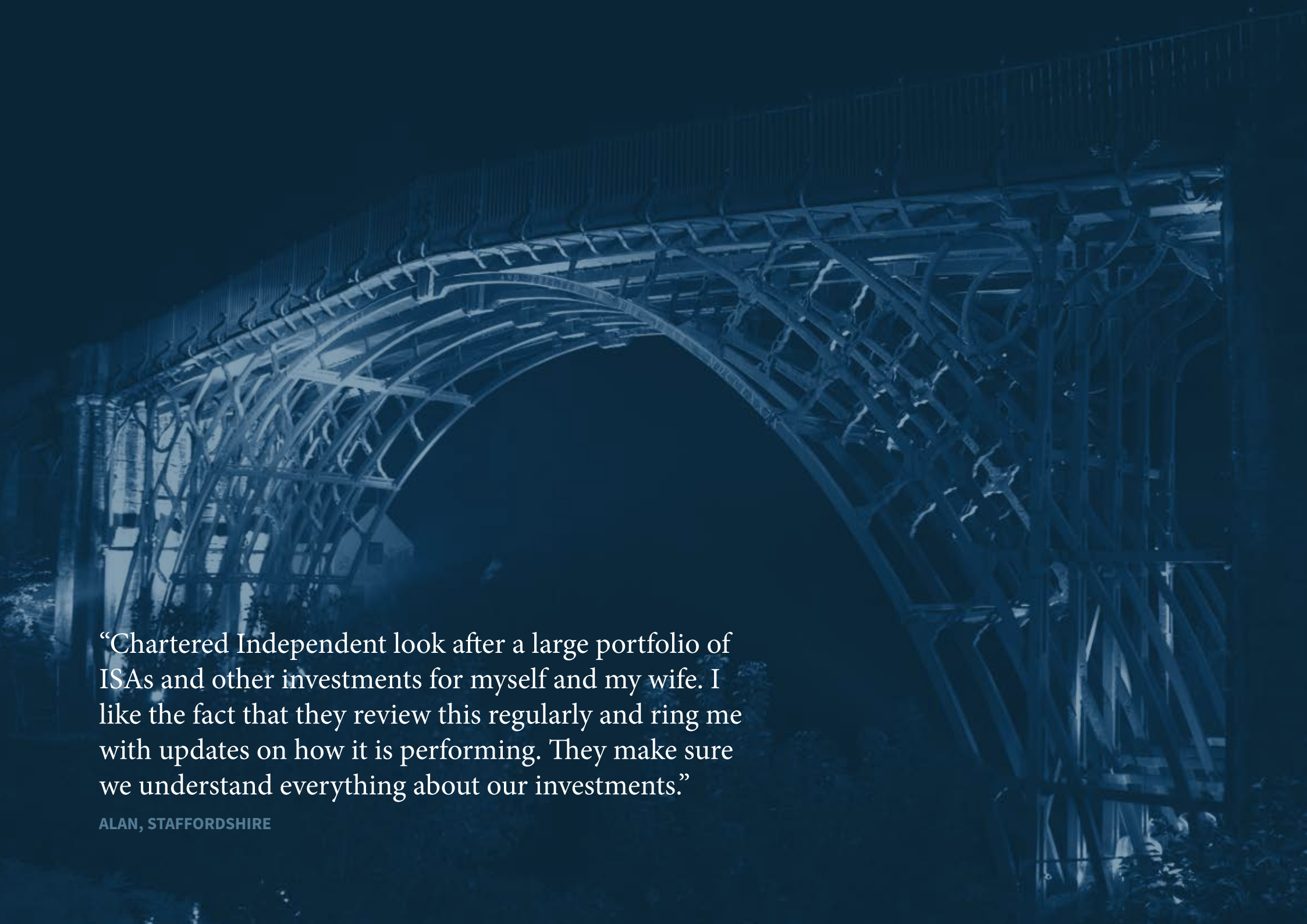
WEALTH MANAGEMENT



## Independent Financial Advice

Chartered Independent Ltd, Suite 12-14, M54 Space Centre, Halesfield Business Park, Halesfield 8, Telford, TF7 4QN

*Chartered Independent Ltd is a member of Best Practice IFA Group Limited. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority.*



“Chartered Independent look after a large portfolio of ISAs and other investments for myself and my wife. I like the fact that they review this regularly and ring me with updates on how it is performing. They make sure we understand everything about our investments.”

ALAN, STAFFORDSHIRE



# Welcome to Chartered Independent Ltd



Our dedicated team of advisers work in partnership with our clients to meet their financial goals, and we recognise the importance of providing long-term, ongoing assistance and guidance. So whether you are an individual or business client, the financial solutions we create are specifically catered to your own unique and personal requirements.

Since 1984, Chartered Independent Ltd has been helping clients navigate complex financial legislation and issues, presenting them in a clear and easy-to-understand way – as a result, we’ve built our business primarily through client recommendations. Clients of Chartered Independent Ltd have access to leading industry experience centred on helping them save time and money to enable them to make the right decisions, at the right time, and giving them peace of mind today, tomorrow and in the future.

With offices located in Shropshire and Staffordshire, Chartered Independent Ltd understands the major financial decisions you make can have significant and life-changing consequences. Our clients expect to receive financial advice from professional advisers they

can trust. We provide impartial and holistic financial advice, with a view to protecting and enhancing our clients’ wealth and sense of well-being. Our qualified advisers provide advice and recommendations from the entire financial services market.

## **Chartered Advice – The Gold Standard**

Chartered Status is the profession’s gold standard for financial planners. Royal Charters are granted by the sovereign on the advice of the Privy Council and have a history dating back to the 13th century.

This confirms that every Chartered Financial Planner has completed a suite of professional qualifications equivalent to a Bachelors’ degree.

Chartered Financial Planners adhere to a respected code of ethics. The Code exists to guide the profession and to protect the public. Failure to operate to the guidelines set by the Code can result in disciplinary action.

# Providing the right financial solutions



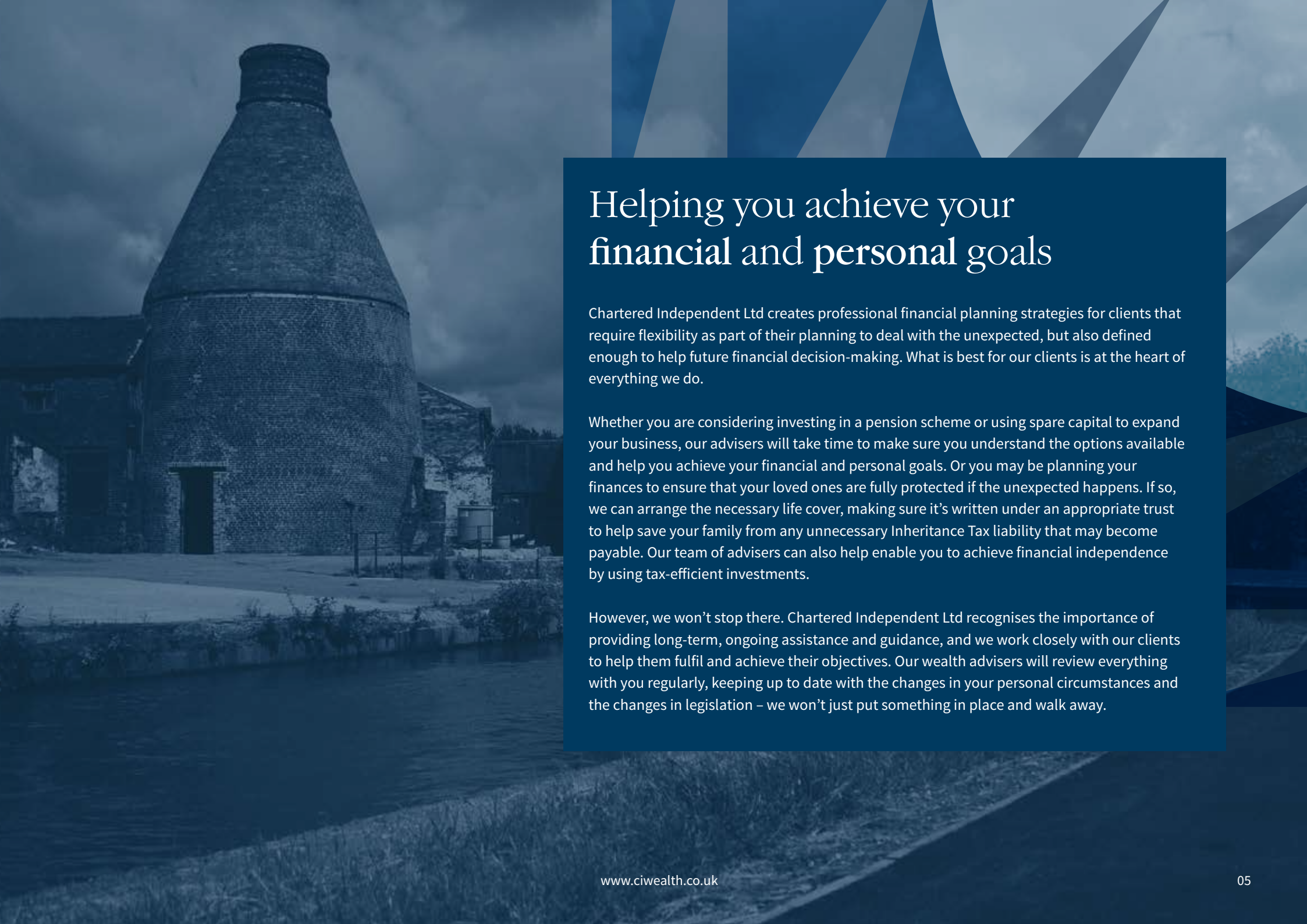
Whether you are seeking to build an investment portfolio, protect your wealth or create a tax-efficient retirement strategy, we have the expertise to provide the right financial solutions.

Chartered Independent Ltd is fully regulated by the Financial Conduct Authority, and you can trust us to be fully conversant with financial legislation in this ever-changing financial climate. We provide financial advice with a clear and transparent fee structure, which allows us to advise our clients impartially without the need to sell products.

We understand how difficult it can be to find time to plan effectively for the future – family, friends, health and career always take priority. Meanwhile, your financial papers are filed away in a safe place to be dealt with later.

It's never easy to strike the right balance between the demands of today and your hopes for tomorrow – unfortunately, most of us don't have the luxury of unlimited finances. However, we can help you evaluate the best use of your money to help you achieve your goals, both in your business and personal life.

Chartered Independent Ltd believes that genuinely effective financial advice and appropriate solutions can only be created with a fully detailed understanding of your individual circumstances. We take the time to get to know our clients and assess their financial affairs with a sense of perspective, and we carefully consider their unique objectives. This enables us to design a bespoke financial plan for you which we will explain in simple, straightforward language, and then implement in accordance with your investment, financial and legal requirements.



## Helping you achieve your financial and personal goals

Chartered Independent Ltd creates professional financial planning strategies for clients that require flexibility as part of their planning to deal with the unexpected, but also defined enough to help future financial decision-making. What is best for our clients is at the heart of everything we do.

Whether you are considering investing in a pension scheme or using spare capital to expand your business, our advisers will take time to make sure you understand the options available and help you achieve your financial and personal goals. Or you may be planning your finances to ensure that your loved ones are fully protected if the unexpected happens. If so, we can arrange the necessary life cover, making sure it's written under an appropriate trust to help save your family from any unnecessary Inheritance Tax liability that may become payable. Our team of advisers can also help enable you to achieve financial independence by using tax-efficient investments.

However, we won't stop there. Chartered Independent Ltd recognises the importance of providing long-term, ongoing assistance and guidance, and we work closely with our clients to help them fulfil and achieve their objectives. Our wealth advisers will review everything with you regularly, keeping up to date with the changes in your personal circumstances and the changes in legislation – we won't just put something in place and walk away.

# Our services



Chartered Independent Ltd realise that there may be times when it can prove difficult to establish your true financial needs, which is why we provide advice in a friendly and understandable manner.

Our reputation has been built based on honesty, reliability and providing an excellent service. Our clients have put their trust in us for many years, and throughout this period, we've developed many good friendships.

Our experienced and highly qualified team has a broad base of knowledge and can offer both personal and corporate advice on the following:

- Pensions
- Investments
- Trust & Estate Planning
- Protection Products
- Mortgages

## **Taking away the burden**

With an ever-increasing range of investment opportunities available, choosing the ones that best suit your individual needs and circumstances can sometimes be a complicated and daunting task.

Chartered Independent Ltd can take away the burden and often complex responsibilities when it comes to looking after your investments. We have the experience and resources to protect and enhance your wealth for you and your loved ones, now and in the future.

After determining your financial position, we can put together an investment portfolio based on your individual financial goals, and we'll ensure that we regularly review your arrangements to keep them in line with your changing circumstances and requirements.

Because we are completely independent, we're able to look into any investment options across the whole financial market and we can provide informed and impartial advice on a huge range of financial products. Whatever the outcome, we will ensure that your tax liability is kept to a minimum and the balance of risk and return is in line with your needs.



## Make your dream retirement a reality

After spending the majority of your life working, your retirement is supposed to be about putting your feet up, spending quality time with loved ones and fulfilling those personal aspirations you didn't have time to get around to. However, if you fail to make appropriate financial plans throughout your working life, it may not prove as relaxing and stress-free. We can provide the knowledge and expertise to help you make sense of the options available and ensure your dream retirement becomes a reality.

All in all, Chartered Independent Ltd can provide a solution which offers you the freedom to concentrate on the life you want to lead, as well as giving you the time to reap the full rewards of the assets and wealth you've created over the years.



# Get in touch

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