

The logo for Aspect Financial Solutions is centered at the top of the page. It features the word "ASPECT" in a large, white, serif font. Below it, the words "FINANCIAL SOLUTIONS" are written in a smaller, white, sans-serif font, enclosed within a white rectangular box. Underneath that box, the phrase "BESPOKE FINANCIAL ADVICE" is written in a smaller, white, sans-serif font. The background of the top section is a blue-tinted image of a modern building's glass facade.

ASPECT

FINANCIAL SOLUTIONS
BESPOKE FINANCIAL ADVICE

Welcome to Aspect Financial Solutions: Private Client Management

As part of the Ongoing Advice Service that your employer has put in place, I am delighted to announce that Aspect Financial Solutions will be providing you with a Personal Financial Review service.

We are able to provide holistic planning to our clients, where we give an overview of your entire financial situation, or alternatively we can advise on specific matters where you may require help immediately.

The range of services we offer our clients include:

- Retirement Advice
- Investment Planning
- Inheritance Tax
- Personal & Family Protection
- Pension Planning

Typically we advise clients falling in to one of four categories:

- **Current Employee** - where we provide an overview of what your employer provides and then check that all of your other requirements have been considered and addressed.
- **New Employee** - As above, plus covering any benefits that you may have inherited or lost from your previous employment.
- **Employee Leaving** - As above, plus looking at options to continue current benefits and consider those offered in your new position.
- **Employee Retiring** - When you retire, you need to ensure that you have looked after all your financial needs for the future. With retirement planning it is best to ensure that your pension and investment plans are correctly positioned to provide you with the necessary income, in the most tax efficient manner, and ensure these plans are suitable for your new lifestyle and your new attitude to investment risk. Auditing and reviewing these plans before retirement is always advisable so you can enjoy your retirement with peace of mind.

If you feel any of the situations stated above are relevant to you, please contact us on **0844 7361477** or email: info@aspect-financial.com.