

CRANWELL

WEALTH SOLUTIONS

Welcome to our Practice

With you every step of the way

Who we are and our services

Your financial future couldn't be more important and at Cranwell Wealth Solutions, we believe it deserves a truly personal approach. Founded in 2012, we place our clients at the heart of everything we do, taking the time to understand your individual goals, priorities, and needs. From there, we build a financial plan tailored specifically to you. Designed not just for today, but for every stage of life ahead. Whether you're just starting out, planning for retirement, or navigating complex financial decisions, we work with a diverse range of clients to provide thoughtful, comprehensive guidance you can trust.

Additionally, we assist businesses in the increasingly complex area of corporate financial planning, providing guidance on retirement planning, protection for directors, key employees or shareholders, tax planning and aspects of exit strategy planning.

Investment Planning
Retirement Planning
Protecting you & your estate
Corporate Services
Mortgages
Access to specialist banking services

Your home may be repossessed if you do not keep up repayments on your mortgage.



Our high street branch

We are proud to offer what we believe is a unique and more open approach to financial planning thanks to our high street branch, open for anyone to visit and discuss their financial needs. Our high street branch is located in the heart of Uckfield in East Sussex.

We also enjoy meeting clients in their own homes and via video calls if that suits, but our high street branch offers convenience to clients when they're shopping in the town.





UCKFIELD
63 High Street
Uckfield
East Sussex
TN22 1AP
01825 767 568



For every stage of life

There is a common myth that you require wealth in order to benefit from a financial adviser. This is simply not the case. We work with clients of all backgrounds and we believe in building a long term partnership with our clients.

From highly successful entrepreneurs to hard working families, we tailor our solutions to meet your individual needs. Whether you are starting out on the property ladder, or looking to protect your young family. Deciding how to build on your investments, or planning your long awaited retirement. To all our clients we offer the same philosophy, to 'earn the right' to become your trusted financial adviser and to make the absolute best of your individual resources.

Thank you for putting your trust in Cranwell Wealth Solutions.

Becoming our client

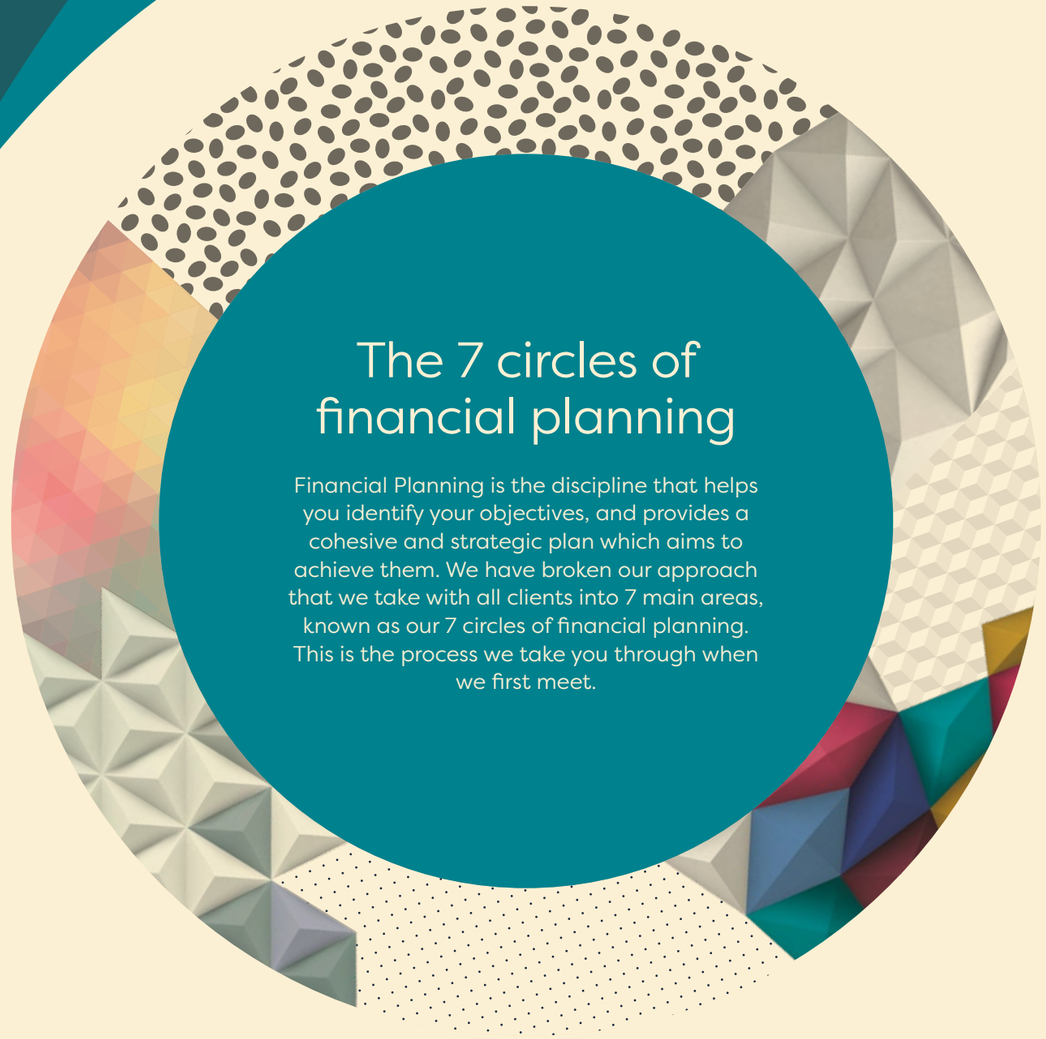
As a Partner Practice of St. James's Place our aim is to ensure financial peace of mind for you and your family across the generations. We provide a highly personalised service.

As a highly valued client, here is what you can expect from our relationship.

- For your needs, hopes and wishes to always be understood and heard - we build bespoke plans to truly match your individual needs.
- Face to face or video conference reviews as well as being available on the phone to discuss any financial matters between review meetings.
- Clear and regular correspondence that is simple to understand.
- Our commitment to fully understand your financial objectives, goals and appetite for risk, review and if applicable rebalance your investment portfolio and fund choices.
- Help you to maximise your annual tax allowances, whilst keeping you up to date with the latest legislation and budget changes.
- As a client you will have a clear understanding of your financial future as well as a proactive process in place to review your financial plan and opportunities as your needs change over time.
- We can provide access to your wealth account 24 hours a day, a market bulletin sent weekly, tax year end reminders, annual valuation reports of your investments, annual budget report from the Chancellors announcements, the Investor magazine, our E-briefing service and invitations to our exclusive client events.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.





The 7 circles of financial planning

Financial Planning is the discipline that helps you identify your objectives, and provides a cohesive and strategic plan which aims to achieve them. We have broken our approach that we take with all clients into 7 main areas, known as our 7 circles of financial planning. This is the process we take you through when we first meet.

1 Current Financial Position

Your current financial position is the engine that drives the whole financial plan. Two aspects are important:

- Your monthly budget (income and outgoings)
- Your cash reserve (Emergency/Opportunity fund)

2 Protection

- Of loved ones in the event of your death or illness.
- Of yourself in the event of your inability to work.
- Of business assets if you are involved in a business.

3 Retirement

- The planning in this area focuses on the concept of financial independence.
- When will you have sufficient assets so that they can start to work for you?
- How much income/capital is needed?

4 Investment

- To support the long term objectives of financial independence.
- To monitor asset allocation with regard to risk propensity.
- To review performance against the risk of obtaining that performance.

5 Debt/Loans

- Concept of useful and useless debt. The former can have tax planning advantages, the latter needs converting or discharging before you save for the future.

6 Tax

- Arranging all your financial affairs with the view to minimise tax. Taxes considered include Income Tax, National Insurance, Capital Gains Tax, and Corporation Tax.

7 Estate Planning

- Having spent your life labouring for your wealth, planning the passage of that wealth for your chosen beneficiaries, rather than HMRC, becomes critical.
- The maintenance of flexibility in your inheritance tax planning so that it helps you to be able to achieve your objectives in life.
- Drafting of Wills to achieve efficiency and accuracy.
- Consideration of long-term care and its interaction with inheritance tax.

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The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief depends on individual circumstances.

Will writing involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills are not regulated by the Financial Conduct Authority.

Meeting with us

Clients are welcome to meet with us in our Uckfield high street branch, via video call or in the comfort of their own home.



Meet the team



STEPHEN PALMER
Director and Founder

Stephen founded Cranwell Wealth Solutions on the strong belief that clients' individual wishes and needs should be placed at the heart of all financial advice.



PETER MORRIS
Chartered Financial Planner

Alongside his expertise in financial advising, Peter is Chartered and Accredited to the Society of Later Life Advisers and feels strongly about putting his client's needs first.



STEVEN SANDERS
Senior Financial Planner

Steven prides himself on getting to know his clients and their families well. He builds bespoke plans that truly help clients to reach their goals.



SAM COLLINS
Financial Planner

Sam is passionate about helping people achieve what is truly important to them by providing high-quality and bespoke financial planning solutions.



MATTHEW TICEHURST
Mortgage and Protection Adviser

Matthew has a strong passion for always 'doing the right thing' and improving the financial wellbeing of his clients.



SACHA IRWIN
EA to Stephen Palmer

Sacha's organisational skills and her thorough attention to detail bring so much to the team along with her infectious smile.



ANNEKA POEL
Client Support

Anneka is always willing to go the extra mile, with her calm and caring can do spirit, a true support to the team.



STEPHANIE SANDERS
Client Support

Stephanie's dependability and expertise provides vital support to clients and the team.



HELEN HUGHES
Client Support

Helen brings a wealth of financial expertise, organisation and motivation to her role and the wider team.

Always here

No question is ever too large or too small — we're here to support you whenever you need guidance, clarity, or reassurance. While we schedule a dedicated annual review with every client, our commitment doesn't stop there. If something comes up in between, you're always welcome to reach out. Whether you prefer to visit us at our high street branch, speak over the phone, or connect via email, our team is ready to help, answer your questions, and provide trusted advice to put your mind at ease.



Kind client words

My first meeting with Steve was so reassuring, not only did he explain I was in a far better situation than I first thought, but he also assured me my investments could make a better return. My only regret was not taking out his advice sooner.

Stephen has always provided a very prompt, reliable and friendly service. He prepares thoroughly for any meetings and provides sound and knowledgeable advice. I would certainly recommend him to anyone.

I find Sam to be so relatable, he has taken the time to really get to know me to ensure he's giving me the best possible advice. I don't hesitate to place a great deal of trust in him.

In Peter you couldn't meet a nicer guy, so patient and informative, I learnt a great deal from our discussions and was able to make much more informed decisions.

I've worked so hard to build what I have, letting go and seeking advice on how to invest it for the future felt daunting. Yet I met with Peter and he really listened to me, I felt heard, he was so accommodating at putting my ideas into practice.

Taking out a mortgage is the most money people tend to borrow, it's daunting, but Matthew made everything easier. Explaining the various paperwork and hunting high and low for the very best deal took so much stress away.





Senior Partner Practice

St James's Place

St. James's Place is a wealth management business with in excess of £216bn of client funds under management.

St. James's Place advice service is delivered exclusively by its Partner Practices and their advisers, who are collectively referred to as the St. James's Place Partnership. They comprise some of the most experienced and able professionals working in wealth management today. Cranwell Wealth Solutions is one of these trusted Partner Practices.

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group, more details of which are set out on the Group's website at www.sjp.co.uk/products

This quite simply gives you reassurance and peace of mind when planning your financial future.

St. James's Place approach to fund management

Their Investment Committee:
The cornerstone of the St. James's Place approach is their Investment Committee, which 'manages the fund managers' on behalf of our clients. The role of the Investment Committee is to:

- Select the best investment managers.
- Continually monitor those managers to ensure they maintain the standards for which they were selected.
- Change managers if this becomes necessary.
- Ensure clients have an appropriate spread of investments by providing a comprehensive range of funds and Growth and Income Portfolios.

External Associates:
To help in carrying out its role, the St. James's Place Investment Committee is assisted by Redington and other independent consultants, each selected for their expertise in particular areas of the investment world. These play a vital role in the selection and monitoring of the fund managers, as well as assisting the Investment Committee with investment strategy and the development of their fund range.

A global approach to selecting fund managers:
Key to the distinctive St. James's Place approach is the ability to identify and select fund managers from around the world. Contracting out the management of their funds gives greater freedom and the flexibility to source investment expertise on a global scale, providing our clients with truly diversified portfolio solutions.

SJP do not employ their own investment managers, but select from the best managers around the world, with differing approaches to investment, to manage their funds. The St. James's Place Investment Committee and their in-house team of analysts, assisted by independent consultants, carefully select, continually monitor and, when necessary, replace these managers.

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Our Mortgage Service

When the time comes to either re-mortgage or move to pastures new, our Mortgage and Protection Adviser Matthew Ticehurst will be with you every step of the way. Here at Cranwell Wealth Solutions we offer a full new and re-mortgage service.

Matthew's mortgage expertise is second to none. Tapping into his extensive network and variety of high street or specialist lenders, Matthew can explore many possible solutions for clients. His sole intention is matching the ideal mortgage to each individual client, no matter how complex those needs may be.

Whether it is a straight-forward first-time mortgage or borrowing for more complex reasons such as buy to let, buying with children, help to buy, self-employed, leaseholds, abnormal constructions or holiday lets, Matthew works with clients to source and then secure the best mortgage available.

Well versed to the roller coaster that often then lies ahead with property purchases, Matthew stays by the side of clients right the way to completion. Sometimes even known to save a purchase chain at the 11th hour, Matthew works tirelessly to ensure the very best outcome for his clients.

So please do get in touch if a move or a re-mortgage could be on the cards for you or your loved ones. Matthew would be absolutely delighted to help.

Your home or other property may be repossessed if you do not keep up repayments on your mortgage.

Some buy to let mortgages are not regulated by the Financial Conduct Authority.



Matthew Ticehurst
01825 767 568
matthew.ticehurst@sjpp.co.uk

Please note we offer a comprehensive range of first charge mortgages from across the market that are made available to mortgage intermediaries for which we are paid a procuration fee by the lender.





Peter Morris and later life planning

They say if you allow your passion to become your purpose, then one day it will become your profession. That is certainly true for our adviser Peter Morris. Later life planning such as paying for care, planning your estate, Wills and Lasting Power of Attorney's (LPA's) effects us all and over the years Peter has become a specialist in the subject and a qualified member of the Society of Later Life Advisers (SOLLA).

SOLLA is a not for profit organisation and is there to help people and their families find trusted accredited financial advisers who understand specific financial needs in later life. Navigating the complex world of care for you or a loved one and how to fund this, as well as matters such as whether equity release is right for you, require very careful consideration and expertise. Peter's specialist skill set has proved invaluable for many Cranwell Wealth Solutions clients. Peter's dedication to the subject, professionalism and client compassion for this stage of life planning is second to none. We hope his knowledge and care can be of service to you too.

Please contact Peter Morris directly with all of your later life planning needs.

01825 767 568 | peter.morris@sjpp.co.uk

Equity release is a lifetime mortgage or home reversion plan. To understand the features and risks associated with such products, please ask for a personalised illustration.

Will writing and Powers of Attorney involve the referral to a service that is separate and distinct to those offered by St. James's Place and are not regulated by the Financial Conduct Authority.

Community

Many of us who work at Cranwell Wealth Solutions have grown up in the local area and we now enjoy bringing our own children up here too. So a sense of supporting the local community is incredibly important to us all.

As such over the years we have enjoyed sponsoring many local sports clubs from bowls, to cricket and tennis. We also enjoy supporting charities like Macmillan coffee mornings.

We are very open to hearing about other local charities and sports clubs that mean a lot to our clients, so please feel free to discuss these with us and we'd be delighted to support if we can.



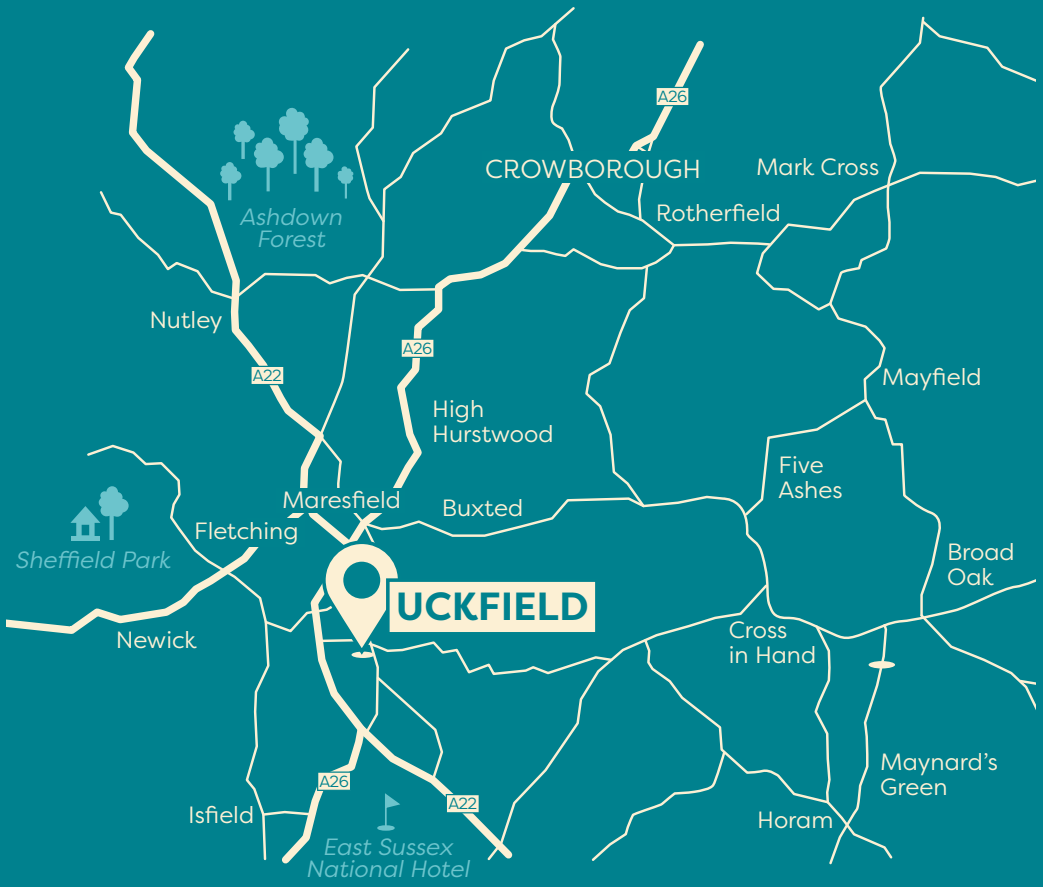


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