



ANDERSON



Financial Management

ANDERSON

*plans*

*schemes*

Putting your *dreams* first

*hopes*

*family*

*community*

*values*

*passions*

*loves*



# A little bit about us

*We nurture and nourish the wealth of our clients giving them confidence and optimism for the future*

**W**e're a small, close-knit team who love working with each other and with other people. We have a shared ethos that our clients deserve the very best and have set our own, high standards of service that run through every aspect of our business.

Our clients share a natural curiosity and an active interest in planning for their future. We enjoy getting to know each and every one of them and hearing about their plans and ambitions.

We have been quietly ambitious in gaining the breadth of experience and professional qualifications to offer truly expert advice to our clients. We are proud of our business, the hard work we put in and the genuine interest we have in people.

We hope this brochure gives you a flavour of who we are and how we could work together. Of course, this can only give you a snapshot of our practice so please do get in touch – we'd love to talk to you.



# What you can expect

## Highest qualifications and expert advice

Our clients take an active and positive interest in their future and are engaged with their financial planning. They truly value our expertise and we aim to give the very best advice we can.

Our Managing Director, Tony Anderson, has worked hard to become a Chartered Financial Planner and Fellow of the Personal Finance Society. Being a Chartered Financial Planner is considered the 'gold standard' qualification for financial advisers – he is one of the most experienced and qualified in the profession.

As a Practice, we seek out staff who share our intellectual curiosity and quiet ambition; the importance we place on staff development and career support has earned us the coveted Chartered Practice Status.

## Meaningful connections and a meeting of minds

We enjoy spending time with our clients and really getting to understand their values, how they want to enjoy life and prepare for the future.

Planning children's education, booking adventurous holidays and taking the leap to starting a business are very common discussions, but all our clients are different, and people's true ambitions are varied and often quite surprising. We always focus on the broader aspect of our clients' lives, keeping what is truly important to them at the heart of their financial planning.

We know that our clients like to be well informed and we encourage this through intelligent dialogue and discussion at our regular expert lunches and networking events.





## Working together and being well-informed

We're a close-knit team with respect for others and a love of working closely together with our clients.

We are always courteous, anticipating our clients' needs and delivering the highest levels of service we can. Regular face-to-face advice is at the heart of what we do.

We always aim to be one step ahead, providing clients with relevant information before they even realise they need it. There is never any restriction on the time you can spend with us and we are always happy to discuss any queries our clients may have.

*“It gives peace of mind to know my financial interests are in the hands of someone I can trust.”*

A Edwards

## Strong foundations in St. James's Place

We are proud to be a Senior Partner Practice of St. James's Place Wealth Management, which is a FTSE 100 business with funds under management in excess of £110 billion – it's one of the UK's leading wealth management organisations. 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 service available from companies in the Group, more details of which can be found at [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

We hope this gives all our clients that additional reassurance and peace of mind when planning their financial future.

### St. James's Place recent awards

City of London Wealth Management Awards: Wealth Management Company of the Year 2019

Wealth Adviser Awards: Best Wealth Planning Team, Best High Net Worth Team, Best Wealth Manager Growth Portfolio, all 2019



# What we offer

**F**or personal clients, we work with single people, couples, families and intergenerational extended family groups. Over the years we have developed a specialism for intergenerational wealth management, often working with extended families to ensure their collective wealth both protects and supports all family members during their lifetimes.

*“A truly honest, dependable, reliable expert in their field and a pleasure to work with.”*

I. Fielding-Calcutt

## Starting out

For those starting out on their financial management journey we can help with:

- Savings and investments
- Setting up a pension
- Mortgages
- Insuring clients and their assets

## Growing your wealth

Building on the financial foundations that might already be in place, we work with our clients to grow their wealth, ensuring an efficient use of tax allowances. We can provide advice on:

- Investment planning
- Retirement planning
- Portfolio management
- Tax planning

Your home may be repossessed if you do not keep up repayments on your mortgage. 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 levels and bases of taxation, and reliefs from taxation, can change at any time.

The value of any tax relief depends on individual circumstances.

Trusts are not regulated by the Financial Conduct Authority.



## Preserving & protecting assets in later life

We help our clients by ensuring their wealth is managed and preserved for their own and their loved ones' future. We can advise on:

- Investing for income
- Trust and estate planning
- Protection of assets
- Later life planning
- Effective gifting strategies

## Philanthropic giving

Many of our clients have a strong sense of philanthropy and a desire to 'give back'. We can help and support our clients with:

- Leaving a legacy
- Setting up a charitable trust
- Tax planning through charitable giving



## Giving back

**T**he Anderson Financial Management team has a strong belief in doing the right thing for each other, for our clients and for our community.

As a successful business we genuinely believe we have a responsibility to support and nurture the good causes that have helped either ourselves, our clients or our families and friends through difficult times.

For five years Tony Anderson sat on the St. James's Place Charitable Foundation Committee and we actively support the St. James's Place Charitable Foundation.

As a team we have always wanted to do more, and in 2015 we set up our own

annual Charity Partner Programme, which combines our own fundraising initiatives with a funding agreement linked directly to the turnover of our business – so when we grow our charitable donations grow with us.

Since starting our own Charity Partner initiative, we have supported charities such as the Teenage Cancer Trust and Penny Brohn UK, on average donating around £12,000 per year.

To find up-to-date information about our Charity Partner Programme and our annual donations please visit our website.

*“We hugely value Anderson’s partnership and know that their investment of time and money has enabled us to make more of an impact and given us the opportunity to promote our services to more and more people.”*

Laura Kerby, Chief Executive,  
Penny Brohn UK





*“I had first-hand experience, in 2017, of the cruel impact cancer can have after the death of my father. I feel privileged that we, as a business, can continue to support the Penny Brohn UK team.”*

Tony Anderson



*“The Charity Partner initiative was really the starting point for us, we think it’s important to give time as well as money, so we also encourage a culture of volunteering within our team. We feel committed to trying to make a difference within our community.”*

Jess Anderson



# Working with you

Our clients have a genuine interest in their financial planning, and value the expertise and advice we offer. As such we work very closely with you, firstly understanding your values and ambitions and then taking a logical, thorough and structured approach to financial planning.

There's no limit on the time we spend with our clients, our aim is for you to feel confident yet reassured – after all there are often big financial decisions to be made.





## Understanding your values

Money is important to people for so many different reasons; reasons largely shaped by your personal values and ambitions for the future. By forging meaningful connections with our clients and understanding your drivers, we create the basis for a relevant and well-structured financial plan that reflects what is important to you and your family.

## Defining your objectives

We work together to define and then document our clients' detailed financial objectives. We aim for objectives to be specific, measurable, attainable, realistic and time-constrained (SMART). We also know that goals often change over time, and we work closely with our clients to make sure that together we are reviewing your objectives on a regular basis.

## Determining your current situation

We undertake a detailed and frank analysis of your current financial position.

## Agreeing and implementing your financial plan

Bridging the gap between your detailed financial objectives and your current situation often requires the implementation of several financial strategies. Doing everything at once is often impractical. We therefore prioritise key areas for attention and agree a timetabled plan to address others.

## Reviewing your plan

This is the cornerstone of the service we provide. Once the financial management strategies have been implemented, it is important to monitor them appropriately. This ensures that financial plans can be adapted to reflect changes in your values and objectives, the markets, the regulatory and tax environments.





We are based in the heart of Clifton Village, in a beautiful Georgian building. We'd love to hear about you, and explain how our expertise could make a difference to your financial future.

To find out more, call us, email us or visit our website.

Find us on LinkedIn:  
[linkedin.com/company/anderson-financial-management-ltd](https://www.linkedin.com/company/anderson-financial-management-ltd)



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