



Gillett
FINANCIAL PLANNING

Bespoke direction
for your financial
future 





Planning ahead

“A journey of a thousand miles must begin with a single step” says the ancient Chinese philosopher, Lao Tzu. The financial planning journey is no exception.

Gillett Financial Planning offers a personal and proven approach to ensure the optimum outcome for all aspects of your financial planning.

These days it's easy to be concerned about your finances and what the future might hold. You may be in a stage of transition such as nearing retirement, exiting a business or entering old age.

We help you to gain clarity by defining your goals, then arranging your financial resources so that these may be achieved. We work with you in the long term, empowering you to make the right decisions for your future.

As an independent financial planning practice we offer:

- complete impartiality
- totally transparent fees for advice and ongoing management
- no bias between solutions or restriction of product selection
- extensive experience and qualifications, with specialised knowledge in pension, investment and tax areas.

These qualities ensure that our advice and guidance are focused entirely on helping you achieve your objectives.



Andrew has looked after my financial affairs for a number of years and I have been delighted with his detailed but clear and impartial guidance, enabling me to enjoy my retirement rather than worrying about money matters.”

Mrs N Adams, Worcestershire





Andrew has assisted me with pension and investment advice through my transition from business ownership to retirement.

I have been very pleased with his clear and unbiased planning approach and for his clarity in explaining his investment strategies.

He thoroughly understands my attitude to risk and investment and continues to supply a friendly and caring service.”

Mr D Bevan, Essex

Route preparation

Financial planning is a journey, rather than an event and, as with most things in life, good preparation is key to success.

Gillett Financial Planning provides specialised consultancy and advice that, for most clients, develops into a long-term relationship. By exploring and understanding where you are now, we are able to help you clarify where you would like to get to and when.

Whether this is in terms of raising your family, a business sale, managing investments or retirement, we work with you to ensure that your objectives remain realistic and achievable, minimising risks and dangers along the way.





Our approach

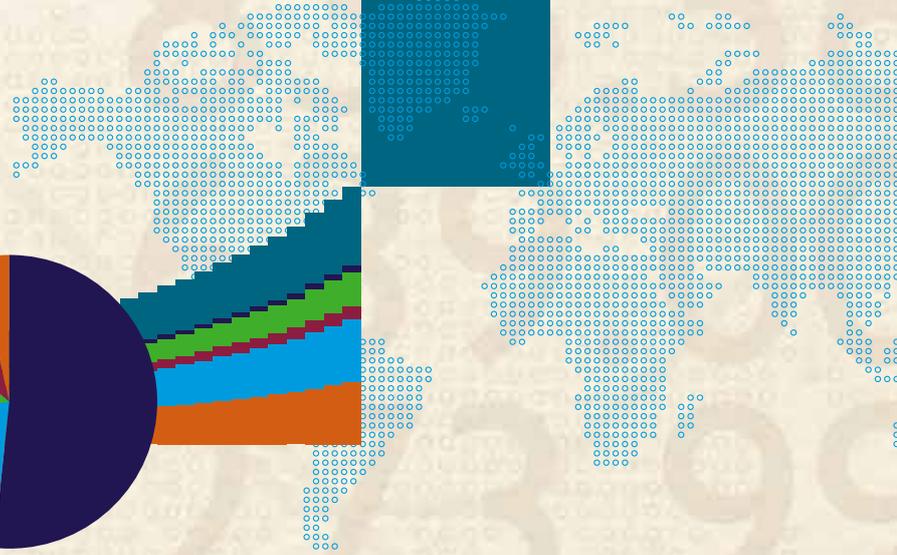
- 1 Identify** your objectives, both your general hopes and fears and specific aspects, such as achieving financial independence or passing on wealth to future generations. We carefully evaluate your attitude towards risk, risk tolerance and capacity for loss, through discussion and the use of structured assessment tools.
- 2 Research and analyse** your current financial position and evaluate the options available to you. To support this process, we use versatile cashflow modelling tools to create clear projections of how your future plans might develop.
- 3 Develop** a bespoke financial plan to achieve your goals and objectives, providing this as a documented report and plan of action containing full details of how existing and new arrangements should be maintained or improved upon.
- 4 Implement** the agreed recommendations, liaising with your accountant and solicitor when necessary (although delay is rarely helpful, it might not be convenient, or feasible, to take all recommended actions immediately).
- 5 Administer** all required documentation, arranging a debrief meeting with you to organise your financial papers following any changes and to set a future review schedule.
- 6 Monitor and review** the progress of your financial plan, taking into account your own changing circumstances and needs, together with the continued efficiency and performance of your arrangements.





I receive an excellent personal and professional ongoing service, always taking into account any changes in my circumstances, with everything organised and explained clearly."

Mr J Winter, Gloucestershire



Our financial planning philosophy

We believe that your best outcomes will be achieved by efficiency. Building and maintaining your wealth depends not only on investment returns, but also on tax efficiency and mitigating running costs, in order to optimise returns.

This will usually require a tailored combination of deposit, investment and pension assets, together with recognition of property and business interests and any associated liabilities and debts. Because these areas are all subject to varying degrees of risk, we take great care to ensure that we understand and explain your attitude to risk and how this may affect your goals and objectives.

When investing, we believe that:

- Markets work**
 - the prices of shares and other investments generally reflect the knowledge and expectations of all investors at all times
 - there is little scope for any one investor to consistently "beat the markets" in the longer term.
- Risk and reward are related**
 - higher risk investments will generally provide higher returns, but with greater volatility
 - your risk tolerance needs to take into account time horizons as well as your attitude to risk.
- Diversification is essential**
 - by establishing a blend of higher and lower risk investments, the disadvantages of each are diluted, while still providing exposure to their benefits.
- Structure determines performance**
 - holding investments in the most tax- and cost- efficient ways ensures that you retain as much of your return as possible.

Through our knowledge and experience, we bind these principles together to ensure that all recommendations and actions are focused entirely on helping you achieve your objectives.



About us



Andrew Gillett formed Gillett Financial Planning Ltd in 2011 to provide a technically excellent, cost-efficient, and sensitive service to both individuals and business owners. He especially enjoys his ability to explain these complex financial areas in clear, jargon-free, terms:

- efficiently building retirement and personal assets
- the transition from business or employment to retirement
- making best use of investments, pension funds and other assets, both before and during retirement
- passing on wealth efficiently to loved ones and future generations.

Andrew Gillett has been a Certified Financial Planner^{CM} professional since 1999, the  mark being recognised as the global symbol of excellence in financial planning.

Technical pension qualifications mean we are able to provide specialist guidance for pension transfers and occupational schemes.

Expertise in retirement planning and tax efficiency has been gained through many years' experience working alongside accountants and solicitors.

We are also able to work on a consultancy basis, particularly where a need for our specialisms may arise as part of your ongoing relationships with other professionals.

 I am happy to refer my clients to Andrew, as he offers excellent technical knowledge and always focuses on achieving the best possible outcomes for clients, while remaining friendly and approachable."

**Mr G Price, Davies & Partners
Solicitors, Gloucestershire**

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Reach your destination

Each journey begins with a single step, as does any change of direction...

First and foremost, however, we will listen to you – to fully understand your objectives and what is important to you.

When we are able to confirm that we can offer recommendations that will clearly add value, we will invite you to become a client.

Our competitive fees reflect the planning work undertaken, as opposed to amounts invested. You may be assured that our advice and recommendations will be unaffected by any bias towards particular solutions or providers.

As your long-term travelling companion, we have the strategic and financial expertise to guide you through the ever-changing financial landscape.



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