

Have you reached the age where you're starting to think about life after work? Are you unsure about your existing financial plans and how to manage them effectively? **You might be thinking ...**

How much income do I need when I stop working? Will I have enough?

Do I need to **save more, or invest differently?**

How much income can I **generate** from my assets, and how do I do this tax efficiently?

## The Solution



**Danbro Financial Planning Ltd** provides a full, independent financial planning service, focusing on you and your personal objectives. We'll help you create a flexible, tax efficient, easy-to-understand financial plan, to help you get to where you want to be. Using trusted, modern planning techniques, we can also advise on the best providers, funds & products to use and analyse whether your existing plans are cost effective, tax efficient and, ultimately, fit for purpose.

## Our Process and Philosophy



We'll start by asking you to invest some of your time in talking to our specialists, allowing us to paint a more detailed picture of your financial position and what you want from life.



We will then analyse your financial position, resources and contracts against your objectives, and make recommendations to help move you closer to your goals.



The investment approaches we recommend can be as simple or sophisticated as they need to be in relation to your objectives, risk profile and knowledge. But they will always be diversified and cost effective.



We can also regularly review your plan to make sure **you remain on target.**

## Who We Work With



We work with individuals, couples, and families at all stages of the retirement process, often from the background of self-employment. From those who are thinking about or approaching retirement, to those who are already retired, our qualified financial planner is on hand to help you make the right decisions.

## Competitive Fixed Fees

We will, of course, disclose full details and provide a personal quote before you decide to proceed, but our fees are fixed based on the nature of the work you require.

Prices start from £750. **So, no percentages of your wealth, and no nasty surprises!**

Call our Chartered Financial Planner, Liam Winstanley, now on **01253 600 597**. Or, email us today via [dfp@danbro.co.uk](mailto:dfp@danbro.co.uk)