

**CITIDEL**  
*Financial Solutions*

**CORPORATE SERVICES**



## ABOUT US

At Citadel Financial Solutions we work in partnership with you to secure your employees wellbeing both now and in the future. All of us at Citadel have been friends for a long time and are passionate about making business a power for good and recognising this, we are delighted to have achieved B Corp certification in June 2023. As a B Corp, we're part of a global community of businesses that meet high standards of social and environmental impact.

Core to our ethos is working with like-minded enlightened companies, building trusted long-term partnerships with you and your people. Through regular engagement such as our financial wellbeing clinics, we ensure your team understand and value the benefits you provide and that these align to your key corporate objectives and broader HR goals. Delivery is tailored to your requirements through a combination of one-to-one clinics, virtual and on-site presentations

It is important that you are comfortable and trust any adviser you wish to work with. We are always available for a free initial chat to see if we are the right fit for you. We offer both face to face and TEAM's/Zoom meetings to suit client preferences. Everyone's needs will be different, but below may be useful in understanding how we would move forward, should you wish to become a client:



## OUR SERVICES

Providing a broad range of solutions, we strongly believe that it is the personal service we provide to both business leaders and their people that differentiates us in the marketplace. We are by design, a small, hand-picked team, dedicated to delivering great service and outcomes for clients, we consistently receive great feedback on the financial wellbeing clinics and presentations, which are seen as a valuable added benefit by employees. We tailor these services around you and your people's needs and some of the areas we can support you with include:

- Workplace Savings Solutions
- Ongoing Pension Scheme Governance
- Protecting your people
- Financial Wellbeing
- Saving and Investment
- Health and Wellbeing Services
- Ongoing consultancy service to business leaders

## WORKPLACE SAVINGS SOLUTIONS

Traditionally this was all about your corporate pension and this remains the most important and core part of any workplace savings solution. However, there is now so much more to consider and many options to ensure you have the best solution.

Once we have understood what is important to you, we will work closely with you utilising the services below to deliver a Workplace Savings Solution tailored to your specific requirements.

- Review the suitability and value of your existing pension scheme
- Research the market for appropriate solutions
- New Scheme Implementation
- Bespoke scheme launch to your people
- Education and guidance for your people through regular financial wellbeing clinics
- Tailored engagement communications
- Employee Portal
- Ongoing employer scheme support Tailored engagement communications
- Employee Portal
- Ongoing employer scheme support



## FINANCIAL WELLBEING

Great planning and the above protections mitigate risks, but we recognise things go wrong for even those with the best plans. Therefore, core to our ethos of long-term trusted partnerships is delivering support and guidance to your people when they need it.

- Regular financial wellbeing clinics for more individual and personal guidance
- Presentations and webinars providing education and guidance, on key topics including, retirement planning, savings & taxation
- Quarterly newsletters on topical financial issues
- General financial guidance and support
- Debt counselling
- Inter generational financial planning

## SAVINGS, INVESTMENT AND MORTGAGES

We understand that within any workforce there will be a diversity of knowledge, understanding and access to savings. At Citadel we support all your employees needs from general guidance and budgeting to personal wealth planning with one of our Independent Financial Advisers.

- Education through webinars/clinics on saving and investment
- Arranging ISA/savings plans
- Mortgage research and arrangement
- Tax Planning
- Individual Protection
- Ongoing full financial advice

*PLEASE NOTE: Some services may involve charges to the individual.*

*Initial guidance (non-regulated) at no cost, with the option for advice provided by a referral to an external, independent whole of market mortgage adviser. Any mortgage advice would not be through Citadel Financial Solutions Ltd.*



## GOVERNANCE

Great governance not only protects you as an employer, ensuring you meet your regulatory requirements, it also ensures good outcomes for your people by regularly reviewing charges performance and importantly communication and engagement.

- Keeping you compliant through regular governance meetings
- Provision and review of annual pension governance report
- Annual communication and engagement plans
- Wider wellbeing benefits requirements review





## PROTECTING YOUR PEOPLE

Planning for retirement is vital but too often we don't think about how we would deal with a crisis to our health and ability to work. A pension won't pay the bills in our mid 40s when many of us have our highest expenditure, and financial worries are a key impact on employee wellbeing and productivity. We understand the impact this can have on the business operationally and personally, so work with you to put solutions and protections in place to mitigate these risks.

- Identify appropriate risk solutions for your business
- Group Life Protection (Death in Service)
- Group Critical Illness
- Group Income Protection
- Key Man Insurance
- Shareholder Protection

## HEALTH AND WELLBEING

We all appreciate the need to take better care of our health and wellbeing both in and out of the workplace. For every business, these needs are slightly different and there is an increasing range of Employee Assistance Solutions available. Our experience is these are well received by your people but often needed infrequently. This is where our regular clinics are key to understanding the challenges individuals face and ensuring they are aware of the availability. Once used these are seen as highly valued benefits supplied by you, and support your people at important times for them, as well as combating absence rates and increasing engagement.

- Online GP appointments (including second medical opinion services)
- Mental health counselling services
- Burnout Prevention support
- Life Events Counselling
- Weight Loss and Fitness programmes



# CITADEL

*Financial Solutions*

We pride ourselves on the long-term partnerships and tailored support we provide to our Corporate clients.

We've told you a little about us; now we would love to learn about your business and explore how we can work with you to deliver great outcomes for you and your people.

74 Oaklea, Honiton, Devon EX14 1XH

Telephone (01404) 549832 | Email [info@citadelfs.co.uk](mailto:info@citadelfs.co.uk)

[www.citadelfs.co.uk](http://www.citadelfs.co.uk)



The guidance or information contained within this brochure and our website is subject to UK regulatory regime and is therefore aimed at consumers in the UK. The Financial Conduct Authority does not regulate Inheritance Tax and Estate Planning, Wills, Trusts, Business Finance, National Savings and some forms of Individual Savings Accounts.

The benefits to the treatment of tax will depend on your individual circumstances and may be subject to change in the future.

The future value of investments can fall as well as rise and future growth is not guaranteed.

Citadel Financial Solutions Ltd is an Appointed Representative of Vision Independent Financial Planning Ltd which is Authorised and Regulated by the Financial Conduct Authority (FCA). Vision Independent Financial Planning Ltd is registered in England and Wales registration number: 6650476. Registered Office: Vision House, Unit 6A Falmouth Business Park, Bickland Water Road, Falmouth, Cornwall, TR11 4SZ.

To verify our status please visit the FCA Register. Our FCA number is 487395.

