CITADEL

Financial Solutions

PERSONAL CLIENT GUIDE

ABOUT US

At Citadel we like to do business a little differently. Our clients are our priority and also our friends. We don't sell, we simply look after our clients and work hard to achieve the best outcome for them over time. We build long standing relationships and work with generations of families.

It is important to choose financial advisers that are the right fit for you. We appreciate the trust our clients place in us and strive to repay that trust by helping to build their financial security over many years. We believe in business being a force for good and we are delighted to have achieved B Corp certification in June 2023 recognising this. Citadel can help you to build and develop your finances to protect you from the challenges that life can throw at you

The Citadel team have been friends for a long time and we consider ourselves a family. If you would like to know a little more about the Citadel Team, the following link will take you to the About Us sections of our website.

https://citadelfs.co.uk/ABOUT/

Certified B Corporation

Financial Vulnerability Charter

OUR SERVICES

Providing a broad range of solutions, we strongly believe that it is the personal service we provide to our clients that differentiates us in the marketplace. We are by design, a small, hand-picked team, dedicated to delivering great service and outcomes for you.
We tailor these around you and your individual needs and some of the areas we can support you with include:

- Savings and Investment
- Wealth and Tax Planning
- Retirement Planning
- Inheritance Tax and Intergenerational Wealth Planning
- Protection for you and your loved ones
- Mortgages
- Income in Retirement
- General Financial Guidance and Support
- Corporate Financial Services

SAVINGS & INVESTMENTS

Working with you to provide the best saving and investment solution aligned to your objectives and needs. We take the time to fully understand what is important to you in terms of how your money is invested both from a social and ethical perspective and ensuring your investments are aligned to your appetite for risk in a cost effective solution. We will provide independent advice and consider a wide range of options including but not exclusively:

- Individual Savings Accounts (Investment ISA)
- General Investment Account
- Discretionary Managed Investments
- Screened Environmental and Ethical Investing
- Venture Capital Trusts and Enterprise Investment Schemes

WEALTH & TAX PLANNING

Bespoke whole of market planning to help you build financial strategies and security, in the most tax efficient manner for your circumstances and objectives, including Discretionary Managed Portfolios and Specialist Investments.

RETIREMENT PLANNING

Understanding your goals and creating a bespoke retirement plan, tailored to your needs. Working with you throughout life to review and adapt your strategy, as your circumstances change and develop. Planning includes but is not just about pensions. We consider a range of complimentary solutions to provide the right overall plan for your retirement goals including:

- Personal Pensions
- Self-Invested Personal Pensions
- Investment ISA's
- Venture Capital Trusts

INHERITANCE TAX & INTERGENERATIONAL WEALTH PLANNING

Working with families to create bespoke, efficient strategies to enable wealth transfer through the generations, maintaining independence and control.

Inheritance tax strategies are inherently individual and bespoke, and we work with you and your family to build a plan specific for you. Usually, our strategies are developed and implemented over many years and it is very important to review these regularly.

As whole of market Independent Financial advisers, our advice is unrestricted; solutions can include:

- Gifting
- Trusts
- Pension Planning
- Business relief and specialist Inheritance Tax plans

MORTGAGES

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.

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INCOME IN RETIREMENT

Working with you to understand your income requirements and objectives throughout your retirement; We utilise sophisticated cashflow modelling to provide you with visual projections on realistic income goals and the ability to fund them. We review these with you regularly as part of the annual review process to ensure they remain suitable and achievable.

PROTECTION FOR YOUR LOVED ONES

Protecting you and those you care for during your life and ensuring the welfare of those you will leave behind. We will understand your requirements, independently research the market and simplify the jargon to ensure you have cover that you understand and is most suitable for you. We can provide an extensive range of protection including:

- Whole of Life
- Critical Illness
- Income protection
- Mortgage Protection

GENERAL FINANCIAL GUIDANCE & SUPPORT

We provide ongoing regular reviews to ensure your investments remain aligned to your objectives. Our team are available by email and telephone to answer any enquiries and we will keep you updated through emailed quarterly newsletters and monthly Economic Updates and Finance Matters Magazines on our website. All our clients have access to a secure personal client portal providing valuations and a secure way to share documents reducing our environmental impact.

CORPORATE FINANCIAL SERVICES

- Workplace Savings Solutions
- Ongoing Pension Scheme Governance
- Protecting Directors/key staff and employees
- Financial Wellbeing for employees
- Corporate Investment
- Health and Wellbeing Services
- Ongoing consultancy service to business leaders

OUR OWN CREDENTIALS

We create a thriving workplace environment encouraging social interaction and support between our people including company funded events.

We believe in making financial advice, guidance and education accessible to as many people as possible. In addition to providing financial advice and support to our personal clients, we work with employers providing regular financial wellbeing clinics giving a range of financial guidance and general financial wellbeing support to employees.

On a biennial basis as a team, we will choose a local charity to support though a sponsored event and are always appreciate the generous support of our friends and clients.

We have installed a Powerwall to benefit from storing energy from our solar panels minimising our reliance on grid generated power. We have yet to find a solution for the cloudy British Weather, but when needed source our grid energy from renewable sources where possible.

Utilising video call technology has enabled us to reduce our mileage and environmental impact, but of course seeing our clients face to face remains an important part of our service.

We have transitioned to Electric company vehicles further reducing our carbon footprint.

Free electric vehicle charging for employees is available via the ChargePoint at our office.

We recycle extensively from paper to ink cartridges, down to having a waste disposal system in the office for compostable waste.

We hope you find this document useful, and if you would like an initial chat with us, please get in touch on (01404) 549832 or email info@citadelfs.co.uk

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

We are committed to having a positive impact on our clients' lives, our team, our community and the environment.

We've told you a little about us; we would love to hear from you and understand how we can work with you to deliver great outcomes.

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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.

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