Benchmark

Your partner for **your dream life**

Marketing material

Don’t leave it to the last minute. **Leave it to us**

At its heart, financial planning is about bringing your dreams to life. Like making sure you have a nest egg for retirement. Growing your business. Or funding your children’s education. It’s not about predicting the future, but preparing for it, dreaming big and going after your goals.

It’s never too early – or too late – to get the right advice

If you’re just starting out, you’ve got plenty of time to build up a pension pot and plan for major milestones like buying your first property. If you’re going through a big life change, it’s the perfect moment to make sure your finances are the one thing you don’t need to stress about. Or if you’re on the cusp of retirement, get everything in place to make this new phase of your life the greatest yet.

You’re more than just your next phase, though. What really makes the difference is talking to someone who really gets to know what matters most to *you*. That’s probably why research shows that people who work with an adviser are likely to get more value from their money than those who go it alone.

Dream bigger. Go further.
That’s the Benchmark difference.

We’ve been guiding our clients to go beyond their goals for decades – while challenging ourselves to develop the smartest technologies that help them stay on track. And we’re one of only a small number of firms with Chartered status. That means we’ve staked out reputation on putting you first by meeting the highest professional standards and always staying impartial.

“Financial advice is all about trust. I’ve always felt that the Benchmark team has given me the right advice in a straightforward way. In a fast-changing world, that’s very valuable.”

Whatever's next for you, **we're here to help**

Financial planning

Step one isn't talking to you. It's *listening* to you. Tell us where you want to go, and we'll help you lay out the path. We're here to help your dreams become reality.

Investment management

Investments are as much about time as timing. Getting the balance right – especially when going it alone – can be daunting. But not with us by your side.

Pensions

Sunny days with your grandchildren. Endless travel. A lasting legacy. We'll help you achieve your dream retirement – and more.

Mortgages

We don't just find the best available deal for you. We look after everything from navigating the paperwork to protecting you and your home with the right policies.

Protection and insurance

No one likes thinking about life's big, unpleasant 'what ifs'. That's why we build bespoke solutions to protect your most precious people and assets.

Passing on your wealth

You worked hard for your money, we can help you make sure it keeps working hard for your loved ones when you're gone. So you can relax and get on with the rest of your life.

It's not about where you are in life, **but where you want to go**

Most people come to us for one of three reasons: they're going through a major life change, they want to make sure their loved ones are taken care of, or they're thinking about their future. So that's how we've organised the rest of this brochure.

There's more to us than what's in these pages, though – so if we haven't answered your questions, that doesn't mean we can't help. Just get in touch and tell us what's on your mind.

Big changes mean **big choices**

Buying your first home. Starting a new venture. Getting married – or divorced. We're privileged to help people at some of the biggest moments of their lives, both good and bad. And we make sure that even when life isn't plain sailing, there's a steady pair of hands at the helm.

A wide range of services. One dedicated team

At different times, you might need very different products or services. For instance, you might need us to scour for the best mortgage deals – but also think about life insurance to safeguard your family's home in case anything happens to you. Or perhaps you're growing a business and are worrying about contingency plans in case you suddenly have to stop working.

You can't cover absolutely all your bases alone – and you shouldn't have to. All you need to do is let your team know what's happening in your life, and they'll take it from there.

Keep an eye on how your money's doing any time

You'll find all your plans, policies and paperwork under a single login. So you can check how your savings and investments are doing or grab an important document any time, any place. And your personal data is safely locked down in our technical hub under the kind of security you usually only find in FTSE 100 firms.

Reach your team whenever you want, however you want

You can always drop your adviser a line over our secure client portal. But we know people need people too (which is why we've won awards for the way we look after our clients). Just let us know if you'd like a virtual chat or to meet over coffee – it's up to you.

Look after loved ones, **now and later**

Looking after loved ones is a lifelong financial goal – with different advice and support needed along the way. That's why the most important thing we can do is get to know you, and shape our service around your priorities.

The long and the short of it

It makes sense to have some cash savings for life's little curve balls. Beyond your emergency pot, though, any money you have sitting in savings is open to being eaten up by inflation. So we'll help you funnel it into longer-term investments – like stocks and shares, government or corporate bonds, or property.

And then, what happens if your circumstances change and you can't pay your mortgage or your regular bills? Very few people think about that. In fact, while 66% of all UK households insure their home contents, only 6% have income protection insurance.[1]

We can also help you think about what you'll leave behind

Navigating everything from inheritance taxes to trusts can be tricky – and you don't want your loved ones or chosen charities to end up losing out. To make sure your wishes turn into actions, our in-house experts partner with solicitors and other professional services specialists so your plans to pass on your wealth are as watertight as they can be.

[1]That's from the Financial Conduct Authority's Financial Lives survey, February 2020 data.

Your future is **in your hands**

You can't predict exactly what's coming. But together we can plan for any eventuality. Our advisers keep your money working so you don't have to – drawing on over 200 years of expertise from Schroders, one of the world's best known and most respected investment houses.

Take pensions. They're more flexible – and more complicated – than ever before

We'll help you find your perfect fit, taking into account how long you have to invest, and what you expect to put in.

We'll also help you think about who else your savings can benefit. You could gift some of your pension as an inheritance when you die, or even set one up for your children.

With retirement planning, time really is on your side

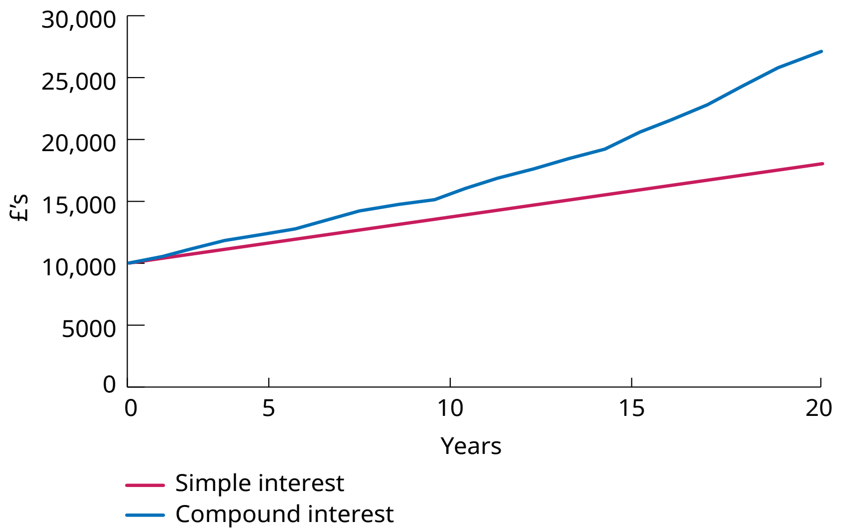
The earlier you start, the more you can take advantage of how your savings earn interest on your interest – a process known as compounding. So if you save £10,000 in a year at 5% interest, you'll start the second year at £10,500. In year two, you're then earning interest on that extra £500 too. That can really make a difference to your retirement pot, especially if you're thinking in decades.

Your pension investments can work in a similar way: every time you make a contribution, it gives you a bigger pool of money to invest – which in turn helps you grow greater returns in the long run.

And there's more than one way to secure your future income

Annuities. Income portfolios. Property. With our team looking after your interests, you can relax knowing that we've combed through every option to tailor a plan for you.

Illustration



When you get in touch, **here's what happens next**

We'll have a first meeting

You'll always have your own dedicated adviser, and you can meet on your terms – over a coffee or on a call. Whatever suits you. Just come ready to talk about your goals and ambitions. And prepared to hear that you could dream even bigger than you think.

Then we'll do what we call 'discovery'

That means we'll go into fact-finding mode. We'll ask for all your financial information: incomings, outgoings, savings, investments. Then, backed by a team focussed on your interests, your adviser will get to work creating a plan – and combing the markets for the right opportunities for you.

After that, we'll present your plan

You'll sit with your adviser again and hear what they think will work for you, and why. All our advisers give impartial, objective advice – so you'll only hear what they think is best for you. And when you're happy, they'll put it all into action for you too.

And we'll keep in touch regularly

Goals change as you go through life – and we'll be here to help your plans change with them. Your adviser will give you regular updates, including an annual review. And they'll get you on board our easy-to-use client portal so you can check how your money's doing any time.

www.benchmarkfp.co.uk