

CSP WEALTH - WEBSITE COPY

Home page

Meta Description (156 char):

Carlton Smith Private Wealth - financial advisors helping you plan for a secure future and comfortable retirement. What's your vision? We'll get you there.

Page Title Tag (55 char):

Financial Advisors | Carlton Smith Private Wealth

Main Heading: (as is)

What does wealth mean to you?

Sub-heading: (option)

Realise what you want to achieve in your lifetime

[the fold]

[menu]

Pre-heading:

SECURING YOUR FINANCIAL FUTURE

Sub-heading #1:

Financial advisors creating strategies for life

Section #1:

How would it feel to be completely sure of your financial situation? To know exactly what you want for your future, and that your pensions, investments, trusts and accounts will provide a comfortable income in the most tax-efficient way possible?

As independent financial advisors, we can make this happen for you. We take time to fully understand your circumstances and your aspirations before assessing your risk profile and introducing you to the saving and investment strategy best suited to your ambitions and your outlook.

Finding 'your number' is an emotional calculation, and realising the route you need to get there will change your life.

- Lifestyle Planning

What does your life look like in ten years' time? What material things will you have, and where will your family be? We help you draw up your vision for the future.

- Financial Planning

What do you need your income to be in retirement, and how much money will you need to save and invest in order to achieve the life you want?

- Independent Financial Advice

We strip away the mystery around financial products, show you exactly how you can reach your goals and then construct a plan to get there.

[button]:

Learn more about how we help

Pre-heading #2:

OUR SERVICES (or: YOUR OPTIONS ?)

Sub-heading #2:

Solutions to suit your lifestyle

Section #2:

Years of helping people use their money efficiently to create a comfortable future has shown us that you all have your own outlook, priorities and ambitions. What's *your* vision? We will help you get there.

[play video button]

Pre-heading #3: (as is)

YOUR CURRENT JOURNEY

Sub-heading #3:

Where are you at right now?

Section #3:

You've been working hard all your life, earning for you and your family, putting money into savings, pensions, property and maybe other investments. You know, to maintain the lifestyle you want in retirement, your income will need to continue. Have you been building your own business, or working as part of a team? Are you approaching retirement or already retired? Do you know what you've got?

Whatever your situation, now is the best time to plan for the rest of your life.

Sub-section #3a:

Business owner

You've spent years being focused and motivated. You know exactly where your business finances stand, but what about your personal financial situation? We can ensure you maintain

your desired lifestyle in retirement with minimal tax exposure, enabling you to feel comfortable, stable and free.

[button]:

Yes, this is me

Sub-section #3b:

Retired, or considering retirement

Making sure you have enough money to last you through retirement can be a big concern, especially if you are unsure what your pensions and investments will mean to you over time. We can work with you to draw up a forecast and income strategy so you never need to worry about your money again.

[button]:

Show me how my money can work better

Sub-section #3c:

Currently employed

With money accruing in a company final salary pension or defined benefit scheme during years of work, you may be surprised if the annual income is not at the level you expected. You are the people we can help the most - by liberating the lifetime liability in your current pension, we can allow you to pay off debts and create a spread of investments for a secure, tax-free income.

[button]:

Help me make the most of my pension

Sub-heading #4:

Helping you to a comfortable life

Section #4:

[video]

[Is there room for a testimonial here? It would be effective]

Pre-heading #5:

PLAN YOUR FUTURE

Sub-heading #5:

Every journey begins with the first step

Section #5:

Working together on your financial plans starts with a friendly initial conversation, where we talk openly about your assets, your concerns, your ambitions and your options. Call us today to find out the possibilities for you and your family going forward.

[button]:
Get in touch

[insert footer and legal]

How We Help page

Meta Description (156 char):

What will make you comfortable and content when you retire? Our advice helps you to create a clear picture of your life goals and enables you to reach them.

Page Title Tag (55 char):

Financial advice for your secure future | CSP Wealth

Pre-heading:
HOW WE HELP

Heading:

Defining and securing your future

Section #1:

Constructing a financial plan is all about knowing what you want, being aware of the lifestyle you want to achieve, and what your life will look like when you no longer work. What will make you content? We'll help you to understand your life goals and enable you to reach them.

This is the crucial first stage in our process, and one that will open your eyes to what we need to do to secure your future while enjoying today. Many people don't know what questions they need to ask. We'll tell you everything you should know so you can head towards your dream.

- *Scroll down to learn more about our process*

Pre-heading #2:
BEGINNING THE JOURNEY

Sub-heading #2:

A strategy to suit your outlook

Section #2:

Do you know how much you will need to live comfortably? And how much you should save and invest to achieve it? After years of helping people arrange their personal finances, we've learned every client has different goals, desires and concerns, and when we sit down to draw up your plan for the future, we'll take into account your preferences and priorities as well as your vision for life you want to live.

Our strategy works in stages where we assess your circumstances, work out a roadmap, and then take steps to arrange your investments, finances and income effectively and efficiently. From there, we continue the cycle of monitoring, reviewing and planning to ensure your money is delivering the outcome you need year in, year out.

Sub-heading #3:

Click on each stage to see how we work

Section #3
[the wheel]

MAKE AN APPOINTMENT

You might have met a few IFAs before, and sadly walked away disappointed. You might be feeling uncertain about the future and concerned you won't have enough to be secure. From the get-go, we want to break down the mystery that surrounds financial products, and shine a light on the process for you to reach a peaceful, positive future.

UNDERSTAND YOUR NEEDS

What does your life look like in ten years' time? We want to find out about you - your core goals, hopes and needs - and what it will take for you to feel happiness and contentment. We'll sit down with you to fully understand your circumstances and aspirations before thinking about your plan, and take a look into the future, anticipating what will happen when.

RISK ASSESSMENT

A crucial stage of our process is to evaluate your feelings around risk and investments. By completing our secure online questionnaire, we'll be able to see your attitude to uncertainties and tolerance of risks. Wherever you appear on the scale, our role is to present the right investments that will not only get you the results you need, but also suit your risk profile.

FINANCIAL REVIEW

This is a thorough, in-depth analysis of all your assets. We'll take stock of what you've got, how it is working for you, what the projected outcome will be if things stay the same, and highlight where we can make changes to bring improvements. From here, we'll have a complete picture of where you stand and the solid foundation for a comprehensive plan.

DEFINE GOALS

Where are you now, and where do you want to be? We'll examine what you want to achieve and define the path from here to there. Our cash flow forecasting system will enable you to see exactly what it will take to reach your financial goals, and together we'll build up the details step-by-step to give you the fullest possible picture from which to make your final decisions.

PRODUCE THE PLAN

Like a well-plotted page-turner, we'll present your personalised financial plan in the form of a perfect-bound hardback book. Inside will be every detail of our considered, long-term strategy for your secure future, using our knowledge, experience and creative approach to establish solutions to suit your individual needs, enabling you to move forward confidently and in control.

QUARTERLY REVIEW

Giving your personal finances and investments the attention they deserve is the lifeblood of what we do. You'll get regular communication from us about your portfolio, with comments about how your investments are performing and suggestions for improvements. We'll continue to meet you on an ongoing basis to ensure your finances are managed in line with your changing needs.

REVIEW PORTFOLIO PERFORMANCE

Returns on investments and pensions can shift over time, and results can vary according to changes in interest rates, rules and regulations, or simply fluctuations in market preferences or worldwide demand. We keep on top of what's happening with your investments ourselves, but also provide you with our **myWealth** app for you to monitor all your statements and accounts.

ANNUAL REPORT

Our annual report will provide you with everything you need to know, presented in an easy-to-understand format. We'll show you how your portfolio has performed over the year, where growth has been as expected or greater, and perhaps highlight where we need to make adjustments to ensure your cash flow.

REVIEW AND TAKE STOCK

The figures only tell one side of the story - this is a chance to look back and reflect on the transformations in your day-to-day life. You may have started this process unsure of where you stood financially and what you wanted to achieve, but now you will know exactly what your goals are, and the steps you have taken to realise them. Our next meeting could be the most incisive yet.

Pre-heading #4:
INTERESTED?

Sub-heading #4:

Start planning the rest of your life today

Section #4:

All it takes is a quick conversation for you to see how your future could pan out, and how we can plan to make it as comfortable as possible. Give us a call on 01449 615714, or click below to drop us a line.

[button]:

Book your meeting now

Pre-heading #5:
CASE STUDIES

Sub-heading #5:

See how we have transformed lives

Section #5:

Our system provides you with the path from where you are today to where you want to be in the future. We're happy to say it works. Here are just a few of our clients' stories.

Sub-section heading #5A: (as is):

The case of 'How much is enough?'

Sub-section #5A:

Neil and Sue knew they had money in their respective pensions, but had not thought through what they wanted their life to look like in future, and what income they would realistically need to be comfortable. Watch how we helped them to define their vision and gave them the roadmap to get there...

[video]

[links to 4 more Case Studies]

Pre-heading #6:

FREQUENTLY ASKED QUESTIONS

Question 1:

When should I start planning?

Answer 1:

It's never too soon. The earlier you start planning, the stronger position you will be in when you come to consider retirement. Remember, compound interest is your friend, and the more money you put into savings today, the longer it will accrue interest, and the higher the value will be to you when you come to need it in later years.

This issue is also more pressing depending on your age and your current resources. How much time do you have left to accumulate the money you need to keep you comfortable in retirement? However, if you are currently under 35 without much in the way of savings, then don't start yet - you might have more pressing uses for your money and need more time to establish a reasonable income and pension pot.

Question 2:

How long will it take to accrue the amounts I need?

Answer 2:

There is no exact answer to this question. How long you need to save for will depend on how much you want to spend, both now in your everyday life, and later when you leave work. If you're a low-risk type and also a low spender, then it might take you only a few years. Conversely, if you want or need to spend more, then you will need to find ways to amass more money, which may also take more time. It depends on how much you need to save, and how you save it, which also depends on your income and your chosen lifestyle.

Whatever your choices, we can work out the most tax-efficient methods to put money aside for later life using pensions. Depending again on your circumstances, we also encourage people not to save absolutely every last penny, such that they live in austerity. You should enjoy your life as you are living it, and appreciate the journey.

Question 3:

Do you have a minimum level of investment?

Answer 3:

Ideally, we want to work with people who have upwards of £250,000 to invest. However, if you have less than this, you should perhaps not be put off contacting us. We have worked with many people who did not have this amount, but through investigation of their financial affairs we have found ways to bring their total assets up to this level, and have put them to good use.

Many people do not know what they have got in their pensions. And even if they do have a figure to hand, it may be transformed into a far larger amount through creative application. Your pension could be worth a lot more than you think. Please talk to us to find out more.

Question 4:

When can I retire?

Answer 4:

Our answer to this would have to depend on your definition of retirement. Our job is to make it possible for you to achieve your aims and goals. What does retirement look like to you? Is it when you leave your job, or sell your business? Is it when you can stop working and never run out of money? And perhaps start giving money away to your family, or good causes?

When do you want this to happen? We can work out what milestones you need to aim for to keep yourself on track to reach your goal. Our planning is incredibly thorough, using the latest cutting-edge forecasting and analysis systems, and we are able to calculate your trajectory year on year for you to achieve your aims.

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Your Lifestyle page

Meta Description (155 char):

What's your current lifestyle and where do you want to be in ten years' time? CSP Wealth help you map out the financial steps to achieve your life goals.

Page Title Tag (55 char):

Financial planning for ideal lifestyles | CSP Wealth

Pre-heading:

TAILORING ADVICE TO SUIT YOU

Heading:

What's your current lifestyle?

Section #1:

Your current needs and your plans for the future will depend on where you are in life. We'll find 'your number' and make our advice the best fit for your journey.

[with the 3 images]:

Business Owner

Have you spent your working life investing yourself in your business? Maintaining the necessary level of focus on your clients, delivery, management and turnover to bring success means you know everything about your company's finances, but are perhaps unsure of where you stand personally.

Retired or Approaching Retirement

The stage in life for relaxation or personal pursuits is sometimes tainted with concerns over your cash flow. Will you have enough, or are you running out of time? You need a strategy that makes sure your pensions and investments will maintain your lifestyle throughout retirement.

Currently Employed

You will have paid into company pension schemes all your working life, but you might still be unsure of what you've actually got, and what it will mean to you on a yearly basis in retirement. You need help to free up your pension pot and set yourselves up for a safe, secure retirement.

Pre-heading #2:

LOOKING INTO YOUR FUTURE

Sub-heading #2:

Using the right data to manage your cash flow and investments

Section #2:

Nothing is more important than understanding where you are on your journey through life, making your goals concrete and then planning out exactly what you need to do to reach them.

Our cash flow planning software uses data from all your financial investments, and enables you to clearly identify the steps you need to take, and when to take them.

The type of investments we recommend will be influenced by your attitude to risk and uncertainty. Would you like to know more about your risk profile?

[button]:

See your risk profile

(link to Risk Profile page)

Pre-heading #3:

WORKING WITH YOU

Sub-heading #3:

Every journey starts with the first step

Section #3:

Are you ready to take control of your finances and map out a safe and secure future for you and your family? Call us today on 01449 615714, or click the button below to drop us a line.

[button]:

Book your meeting now

[insert footer and legal]

Business Owner page

Meta Description (156 char):

You're probably on top of your business's finances and success, but may be unsure of where you stand personally. CSP Wealth can bring clarity to your life.

Page Title Tag (55 char):

Financial planning for business owners | CSP Wealth

Pre-heading:

HOW WE WORK WITH YOU

Heading:

Are you a business owner?

Section #1:

John has been successfully running his firm for the last twenty-one years, from an initial one-man show to now employing several staff. He's been working very hard, putting in long hours on the business now with the aim of reaping the rewards later, while still building a comfortable life

for his partner and children. John has big ambitions beyond work, and wants to maintain the lifestyle his family have become accustomed to.

John has a great handle on his business finances, and personally has cash in the bank, a private pension and some investments. Right now, money is not a worry to him, as there is always enough to pay for what he wants. But will it be enough for the rest of his life?

- **Scroll down to see how we help people like John**

Pre-heading #2:
BEGINNING THE JOURNEY

Sub-heading #2:
Working with business owners like John

Section #2:
Our aim is to establish a strategy for you to realise all your goals, without you having to work yourself into the ground or compromise your family life. It is possible to achieve your chosen lifestyle and ambitions while still enjoying the journey along the way.

Our knowledge, experience and independence allow us to be creative as well as effective, and we can bring an array of interesting ideas to the table to find the most efficient ways to utilise all your assets. And with our integrated software, you will also be able to monitor your progress, look ahead and make sure you're on track.

Sub-heading #2A:
Identifying your lifetime goal

Text:
This is a key moment in the process. It's where you clarify your reason to put in the hard work - the 'why' behind all the effort. What does life look like in ten years' time? What will you have, where will you be, and what will you be doing? Be honest.

Sub-heading #2B:
Understanding your risk level

Text:
We always make sure a client's portfolio matches their outlook. Are you risk-averse, or comfortable with a level of uncertainty? Your stage in life and your level of assets will also be factors in deciding whether you need to take risks, or if they will be unnecessary.

[button]: **What's your risk profile?**

Sub-heading #2C:
Assessing your opportunities

Text:

We'll take stock of your finances and plot a spread across pensions, ISAs and investments, balancing incomes, payment thresholds and tax-free allowances to form a considered, long-term strategy for your secure future. It's about your lifestyle as well as your money.

Sub-heading #2D:

Designing your life plan

Text:

At the end of the process, you'll have a plan that brings clarity to the rest of your life. You'll see how much you need to accumulate by when, what we can do immediately to make your goals happen, and how we'll manage your assets in line with your changing needs in the future.

[Services and products to consider list]

Pre-heading #3:

WANT TO TAKE IT FURTHER?

Sub-heading #3:

Let's talk it over

Section #3:

We're ready to help you to plan ahead with your personal finances and map out a safe, secure future for you and your family. Call us today on 01449 615714, or click below to drop us a line.

[button]:

Book your meeting now

Pre-heading #4:

CASE STUDIES

Sub-heading #4:

See how we've helped others achieve their goals

Section #4:

Our system gives you a clear roadmap from where you are today to where you want to be in the future. We thrive on seeing our clients' lives transformed for the better. Here are just a few of their stories.

Sub-section heading #4A: (as is):

The case of 'How much is enough?'

Sub-section #4A:

Neil and Sue knew they had money in their respective pensions, but had not thought through what they wanted their future life to look like, and what income they would realistically need to be comfortable. Watch how we helped them to define their vision and gave them the plan to get there...

[video]

[links to 4 more Case Studies]

Pre-heading #5:
FREQUENTLY ASKED QUESTIONS

Sub-heading #5:
Looking for a little more detail?

Section #5:

Question 1:
How soon can I get out of this business?

Answer 1:
Lots of business owners consider exiting their business; it's all a matter of having a plan mapped out to do so. We can sit down with you and work out your 'number' - the amount of money you will need, with careful investment, to stop working and not worry about your income again. You'll probably want to consider details of how you'll want to live, what you'll need to have, and more.

Once we have made our calculations, you'll have an idea of how long it will take to achieve it, and you can decide whether you can get to that number or not. If you think it's the course you want to take, we'll tell you what you need to do to follow it through and reach your target.

Question 2:
How much can I get a year tax free?

Answer 2:
One of our key aims is to help you minimise your tax burden. We'll use income tax allowances, capital gains allowances and tax-free pension contributions to make the most of all the opportunities available for you to hold on to as much of your hard-earned cash as possible.

The bare minimum you can earn before tax is currently £11,850 but thanks to our intimate knowledge of the financial industry and our innovative software, we have been able to help our clients legally achieve minimal tax impact on far more of their earnings.

Question 3:
How does your software work out my cash-flow forecast?

Answer 3:
We use an industry-leading application called Prestwood Truth to forecast and model future cash-flow allowing for numerous variables. It's very sophisticated software that understands all

UK taxes and interest rates, and will draw on a deep bank of information to come up with its final figures.

Our entire admin team are fully versed in using Prestwood Truth, and through careful data entry we can build up a highly accurate picture of your cash-flow over the months, and sometimes years, to come. However, we are, as ever, at the mercy of as-yet unknown market events or rule changes.

Question 4:

How will inflation rates affect my returns?

Answer 4:

Inflation has an annoying habit of making your money worth less over time. If you leave money in a bank account paying 0.5% interest, but the rate of inflation is 1%, then during the course of the year your cash will in effect lose 0.5% of its value. Inflation erodes the purchasing power of your money.

On a larger scale, you may sell your business for £1million and think you have plenty - you might want to give some away to your children or grandchildren before saving the rest for your retirement. However, in 25 years time, with compound inflation, the purchasing power of the remainder may have halved.

This is why we always aim for investments that will return a better rate to you than the rate of inflation, so over time you still gain and have enough to support your lifestyle.

Sub-heading #6:

Do you have another query?

Section #6:

We're happy to talk over any questions or concerns you might have about your financial future and our services. Call us today on 01449 615714, or click below to drop us a line.

[button]: **Get in touch**

[insert footer and legal]

Risk Profile page

Meta Description (156 char):

It's important to have an investment portfolio that suits your risk tolerance profile. But, wherever you are on the scale, it's still all about your goals.

Page Title Tag (55 char):

Risk profiling - understand your tolerance | CSP Wealth

Pre-heading:

UNDERSTANDING YOUR RISK PROFILE

Heading:

What are your feelings around risk and uncertainty?

Section #1:

Our aim is to present you with the right investments to get the results you need to achieve your goals, and your attitude to risk is a crucial factor when we consider your portfolio. You should have complete peace of mind regarding your financial affairs.

We will never choose high-risk investments for someone with a low tolerance for risk, or vice versa. What's most important, wherever you are positioned on the risk scale, is for our focus to always be on achieving your lifetime goal.

Pre-heading #2:

LEADING ANALYSIS TOOLS

Sub-heading #2:

Using your risk profile to tailor your investment strategy

Section #2:

Going the extra mile to fully understand our clients marks us out in our industry. We want to analyse your goals, personal circumstances and outlook, in order to create exactly the right financial strategy for you.

Risk tolerance is a personal trait determined by genetics and life experiences. It isn't something people can easily describe as it is very rarely thought about. We use the FinaMetrica system, a psychometric approach to discovering your risk tolerance profile and to understand how we need to work with you when selecting investments to meet your goals.

You will need to answer 25 simple multi-choice questions around risks, security and finances, and a complete report will be ready for us to discuss within hours.

- ***Clarity for couples***

Those in a couple should each take the questionnaire. Partners rarely have the same tolerance, and addressing differences will promote constructive financial decisions.

- ***Understanding your own mind***

Studies have shown people generally do not accurately estimate their own risk tolerance. By taking this questionnaire, we can see for sure which investments will suit you best.

Pre-heading #3:
Defining the financial risk groups

Sub-heading #3A:

Risk Group 1
Less than 1% of all profile samples

Section #3A:

It is extremely rare for anyone to score this low in the risk tolerance test, but it's our job to work in the best interests of all kinds of personality types, and this is no exception. People falling into this risk group are extremely risk-averse, have only taken the smallest financial risks and will always choose the most secure option in any given circumstances.

4 points:

- ***They barely adapt if things go wrong financially***
- ***They prioritise job security over a big pay increase or share options***
- ***It is more important that the value of their investments does not fall than for it to retain its purchasing power***
- ***They will not take a risk with their finances if there is any chance they could end up worse off than if they had done nothing***

Sub-heading #3B:

Risk Group 2
6% of all profile samples

Section #3B:

This is a very low risk tolerance score, and reveals a certain level of financial pessimism and perhaps a lack of confidence in their decisions around money. People falling into this risk group are very risk-averse, thinking of risk as 'danger' or 'uncertainty', and have only taken very small risks in their financial decisions in the past.

4 points:

- ***They adapt with some difficulty if things go wrong financially***
- ***They would probably chose job security with a small pay increase over a bigger pay increase with less security***
- ***They may tolerate a slight fall in the value of their investments but will prioritise retention of value over an increase in purchasing power***
- ***If there was any chance of losing money, they wouldn't rearrange their finances to get a tax advantage or benefit***

Sub-heading #3C:

Risk Group 3
24% of all profile samples

Section #3C:

This is a lower than average risk tolerance score and shows only a reasonable amount of confidence in financial decisions, and a certain pessimism about results. People falling into this risk group are prepared to take a small level of risk in their financial decisions, seeing risk as 'uncertainty', but have not speculated with a large sum of money.

4 points:

- ***If things go wrong financially, they manage to adapt, but not always easily***
- ***Likely to choose greater job security with a small pay increase than a bigger pay increase with less security***
- ***For most, it's more important that purchasing power is maintained than that the value of their investments does not fall***
- ***As long as there was only a small chance of being in a worse position, most would risk arranging their affairs for tax advantages or benefits***

Sub-heading #3D:

Risk Group 4

38% of all profile samples

Section #3D:

This is a slightly higher than average risk tolerance score, showing some confidence in financial decisions, and an optimism about results. People falling into this group view risk as a kind of 'uncertainty'. They are prepared to take a medium level of risk in their financial decisions, but have not previously invested a large sum of money in a 'risky' investment.

4 points:

- ***Most will adapt in some way if things go wrong financially***
- ***Most would prefer more job security and a salary with a small pay increase, but some would chose a mix of salary and commission.***
- ***They could be comfortable with a fall of 10-20% in the value of their investments, and it is more important that purchasing power is maintained long-term***
- ***Their investment choices in recent years may have shifted towards those with a lower risk***

Sub-heading #3E:

Risk Group 5

24% of all profile samples

Section #3E:

This is a high score on the risk tolerance scale, showing a reasonable confidence in financial decisions, and a greater interest in the possible gains. People in this risk group are open to a medium level of risk, seeing the opportunities in the uncertainties, but have probably not invested a large sum of money just for the thrill.

4 points:

- ***Most will adapt quite easily if things go wrong financially***

- ***They are slightly more likely to choose less job security with a higher pay increase, and most would chose to be paid a mix of salary and commission.***
- ***They place higher importance on their investments maintaining purchasing power than losing value, and most would be comfortable with a 33% fall.***
- ***Most would take a risk in their financial affairs to gain a tax advantage or benefit so long as there was only a small chance they would be worse off.***

Sub-heading #3F:

Risk Group 6

6% of all profile samples

Section #3F:

This is a very high score on the risk tolerance scale, and many people in this group will have previously invested a large sum of money in a 'risky' investment. They have a great deal of confidence in their financial decisions, usually taking medium to large risks and often feel very optimistic about the likely outcomes.

4 points:

- ***When things go wrong financially, most will adapt fairly easily***
- ***Most would chose to be paid a mix of salary and commission, and to take a big pay increase with less job security***
- ***It's much more important to them that investments maintain their purchasing power than lose overall value, and some might even be OK with a 50% fall***
- ***They're happy to change their financial affairs if there is at least a 50% chance of being better off, and their recent personal investments have shifted towards higher risk***

Sub-heading #3G:

Risk Group 7

Less than 1% of all profile samples

Section #3G:

It's rare to find someone in this highest bracket of the risk tolerance scale, where people are completely open to taking risks in their financial decisions, seeing them as opportunities. Their confidence and optimism towards their investments mean they will routinely invest large sums of money mainly for the thrill of seeing if it will rise or fall in value.

4 points:

- ***They do not have much trouble adapting when things go wrong financially***
- ***Would prefer to be employed mainly on a commission basis with the possibility of a large pay increase rather than job security***
- ***It's vital that the value of their investments maintains its purchasing power, and their recent investment choices have been towards higher risk***
- ***It would take a fall in value of more than 50% to make most of them feel uncomfortable.***

Pre-heading #4:
KNOWLEDGE IS POWER

Sub-heading #4:

Using your risk profile to tailor your investment strategy

Section #4:

Each of the risk groups above represents a section of the adult population, divided according to their attitude to risk. As you will see, most people fall into groups 3-5, with a very small amount at either extreme of the spectrum. Almost everyone underestimates their tolerance score. Your answers to particular questions will also allow us to understand your risk tolerance in greater detail - for example, you may have higher expectations of returns but see risk as an uncertainty rather than opportunity.

Coupled with Prestwood Truth, our software for financial cash-flow forecasting, our systems represent powerful tools to determine the perfect strategy to secure your financial future.

[button]: **See how we achieve your goal**

Pre-heading #5:
SERVICES (or: YOUR OPTIONS ?)

Sub-heading #5:

Solutions to suit your lifestyle

Section #5:

Years of helping people use their money efficiently to create a comfortable future has shown us that you all have your own outlook, priorities and ambitions. What's *your* vision? We will help you get there.

[play video button]

[3 boxes]:

[Recommend headings are]:

Invest Protect Plan

(keeps them all in the same tense)

[buttons]:

Learn more about investments

Learn more about protection

Learn more about planning

Pre-heading #6:
WORKING WITH YOU

Sub-heading #6:

Start planning the rest of your life today

Section #6:

Excited by the thought of your money working harder for you, and creating a secure future for you and your family? Call us today on 01449 615714, or click the button below to drop us a line.

[button]:

Book a call

[insert footer and legal]

About page

Meta Description (156 char):

We've been bringing clarity and confidence to people's financial plans for life after work since 2003. Learn all about CSP Wealth's passion and philosophy.

Page Title Tag (55 char):

About Carlton Smith Private Wealth - We Create Futures

Pre-heading:

ABOUT CARLTON SMITH PRIVATE WEALTH

Heading:

Your partners in planning a comfortable, secure future

Section #1:

You want to look forward to life after work, with the best financial arrangements possible to suit your circumstances and outlook. We can help you to achieve that goal.

Since 2003, we've been bringing fresh clarity to the financial advice process and delivering peace of mind for our clients regarding their income, life plan and retirement. We're committed to helping you make informed decisions about your financial future, so you can trust your investments and plans, and move forward on a clear, confident path towards your goals.

[Quote]:

"Money is not the solution in itself; it is the means to an end. Our role is to create the futures people want."

(note - Nic might want to say something different)

Pre-heading #2:
OUR PHILOSOPHY

Sub-heading #2:

It's about money, but also much more...

Section #2:

Working out what you need to do financially to achieve your goals in life is an emotional calculation. Our job is to help you define what life beyond work means to you and to realise the steps you need to take, making the best use of all opportunities, to get there.

Planning your finances for the future isn't taught in schools, which is why we see it as vital to educate our clients about all the possibilities that exist to help them save efficiently, pay less tax and have more in retirement.

On the surface we sell insurance and trusts, but underneath we are really selling reassurance and contentment. We're in the business of helping you to use your wealth to create the future you want to live.

[values]:

- **Respect**

Honesty, openness and professionalism are key. Our benchmark for all advice is: 'Would I sell this to my own family?'

- **Empathy**

We care about your future and dig deep to put ourselves in your shoes and understand your needs, aims and motivations.

- **Passion**

Nothing brings us greater joy than seeing people's lives transformed. Our mission is to show clients the way to a happy, contented life in retirement.

How we help you

[video]

Pre-heading #3:
CASE STUDIES

Sub-heading #3:

See how we have transformed lives

Section #3:

We enable our clients to assess where they are now, visualise where they want to be and to bridge the gap between the two. Our system will provide you with the clarity and action plan you

need achieve success in your goals. Look through these case studies to find out how our clients have found contentment.

Sub-section heading #3A: (as is):

The case of ‘How much is enough?’

Sub-section #3A:

Neil and Sue knew they had money in their respective pensions, but had not thought through what they wanted their life to look like in future, and what income they would realistically need to be comfortable. Watch how we helped them to define their vision and gave them the roadmap to get there...

[video]

[links to 4 more Case Studies]

Pre-heading #4:

OUR TEAM

Sub-heading #4:

Gain from our experience and expertise

Section #4:

No-one is an island, and in addition to those of us meeting clients for one-to-one consultations and personal reviews, we have a highly effective office team who are fully-versed in all our products, services, and systems. Efficient, professional and amiable, we bring a human dimension to the process while we focus on helping you achieve your goals.

[button]: **Meet the team**

Pre-heading #5:

SERVICES

Sub-heading #5:

Solutions to suit your lifestyle

Section #5:

Years of helping people use their money efficiently to create a comfortable future has shown us that you all have your own outlook, priorities and ambitions. What's *your* vision? We will help you get there.

[play video button]

[3 boxes]:

[Recommend headings are]:

Invest Protect Plan

(keeps them all in the same tense)

[buttons]:

Learn more about investments

Learn more about protection

Learn more about planning

[TESTIMONIAL]

Pre-heading #6:

YOUR JOURNEY

Sub-heading #6:

Every great plan starts with a conversation

Section #6:

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