

People like  
you...



## People like you...

...seek financial guidance for a number of reasons, but at the root of most queries is the need for reassurance.

We all want to be sure that we can afford to live the life we choose without running out of money.

The fundamental question is: "will I have enough?" and the next question is typically "is my money in the right place for me?".

## People come to us...

...because we can answer those questions and just about every other one that comes our way.

We know what we are talking about. Eldon Financial Planning is a leader in the field when it comes to expertise, experience and maintaining our clients' trust. Our relationships with people are long lasting and successful.

We give peace of mind, understanding, direction and support. In short, we change people's lives and have many stories to tell.

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Talk to one of our Chartered Financial Planners on:  
**01325 318000**

or visit our website at:  
**[www.eldonfinancial.co.uk](http://www.eldonfinancial.co.uk)**





# Janette & Mark's Story



## Names

Janette & Mark Hollins  
Aged 44 and 41



## Status

Married



## Children

2 young girls



## Goals

Retirement at 55

Repay mortgage within 5 years

Janette taking redundancy

Remodel our home

Privately educate daughters and to fund through education



## Income

Jointly over £120,000 pa



## Biggest Worry

That the loss of salary would mean a drop in standard of living and delay retirement

## People like you...

### Janette:

**I took time out from my successful career to have my first daughter but returned to work, with a commute that meant a Nanny was required.**

It worked in principle but when my second daughter was born I realised that I wanted to spend time with my daughters in their early years.

I was offered redundancy but, as the main earner, giving up my salary was a huge consideration. I worked in the financial services sector so I was very aware of financial advisers and to be honest, didn't hold them in high regard.

A colleague within my firm mentioned Eldon to me and we met with Gemma for an exploratory chat. She explained how looking at every aspect of our affairs would enable us to map our goals and see if we were on track to achieve them. We thought that Gemma was professional, highly qualified and clearly had the technical knowledge to deal with our affairs. We decided to engage her to undertake a full financial review.

I value the fact that if I have a query, someone at Eldon will be there to answer it straight away, and they are very efficient when it comes to administration. That gives me confidence in partnering with them to reach our goals. We will probably change our plans as we go along, but our current arrangements are flexible to enable us to do that.

### Mark:

**Our situation was relatively complex and it took three months before all the detail was to hand and we could look at our likely future on screen.**

Eldon contacted all the providers of our pensions and investments direct for the information they needed. Gemma showed us the effect of making certain changes over time and we agreed a plan of action, with tax implications in mind.

Over the following year with Gemma's help we moulded our finances to meet our requirements.

That was 8 years ago and every year we have had a meeting to reappraise our position so that we can alter our action plan if required.



# Edward & Clare's Story



**Names**  
Edward & Clare Turner  
Aged 57 and 53



**Status**  
Married



**Children**  
2



**Goals**  
Preparing for retirement  
Paying for children's further  
education and house deposits



**Income**  
Over £150,000 pa  
(Business Owners)



**Biggest Worry**  
That they are not making best  
use of their resources, how to  
successfully exit the business

## People like you...

### Edward:

I had met Tony some years ago to arrange my pension plan which was then reviewed each year at a meeting.

I put off looking at our 'bigger picture' because I was too busy running my own business. It wasn't until Clare was considering leaving her job in a school to spend more time at home that we decided to find out more about her pension options.

I was into my fifties and aware that although I had no plans to retire, it was something I should understand a bit better. Running the business is my passion and it is only recently that I have felt able to step back and allow my colleagues to play a bigger part.

We could see that, even allowing for different scenarios with the business, we will have enough to cover our expenditure and help James and Christy through university and into homes of their own. I am now looking forward to retiring at 60.

Tony has shown us how to extract funds from the business in a tax efficient way. My own accountant was impressed with his expertise.

### Clare:

We both met with Tony in Eldon's offices and spent a long time talking about what our future ideally looks like.

This included whether we planned to move abroad and the assistance we want to give to our children James & Christy.

We went into great detail about our current position, what we spend, and how we feel about our finances.

It was quite intense at first but Tony explained that the more information he had the more accurate our projections would be. The software that Tony used was amazing. We were reassured that I could afford to retire.

It is easy to ignore your personal finances when you are busy but I wish we had started organising our own lives sooner as it has really shaped our plans for the future.

# Patryk's Story



**Name**  
Patryk Nowak  
Aged 58



**Status**  
Single



**Dependants**  
None



**Goals**  
Taking steps to minimise taxes on pension arrangements whilst working, and maximising income in retirement



**Income**  
Over £130,000 pa



**Assets**  
Capital £430,000  
buy to let property



**Biggest Worry**  
Not taking action in time to make best use of my resources

## People like you...

### Patryk:

I was referred to Gemma by a colleague who has worked with her for many years. Gemma has a reputation as an expert in the NHS pension scheme and understands all the tax changes that have come in over the past few years.

As a Consultant in the NHS I had been advised that some of these changes affect me but I had no idea the extent of the possible tax bills if I did nothing.

As I don't live locally, I was asked if I would initially meet at Eldon's office so that we could use all their resources and I am pleased that I did. It was the visual impact that made me understand the reality of my situation; I could see how making changes now was going to benefit me in retirement. Having your life mapped out on screen is very powerful and I had never considered the 'bigger picture' in that way before.

Time is the element that, like many people, I am short of but Gemma has been willing to accommodate me to ensure that I take action before any key dates. We have been able to work remotely as well as face to face.

When I have had queries I have always had a very swift response, and I feel confident that Gemma understands what I am trying to achieve. I have recommended her to a friend who is in the university pension scheme and he told me he has also had good advice.



# Geoff & Linda's Story



**Names**  
Geoff Alvarez &  
Linda Harrison  
Aged 62 and 64



**Status**  
Living together



**Children**  
None



**Goals**  
Increasing income  
in retirement



**Income**  
£40,000 pa  
in pensions



**Capital**  
£570,000



**Biggest Worry**  
Not understanding what we have,  
having too much paperwork

## People like you...

### Geoff:

**We had recently stopped work and started taking small pensions that had no penalties.**

Linda got her state pension but we have to wait a bit longer for mine so we realised that we didn't have enough income. We had money in savings and investments that we had built up ourselves but we were confused about how to get it out.

We were recommended to contact Gemma by a close friend and we are so glad that we did, because she has changed our lives.

Gemma helped us to make the link between our finances and our future plans. We had a good chat and she said she could help us.

When we went back to see her we were surprised that we had a lot more than we thought, including a pension that I had forgotten about. It turned out that what we had was perfectly OK to pay for our retirement.

We were impressed that Gemma was happy to leave some of our arrangements where they were but recommended changes where it would save us some tax.

### Linda:

**Our income is more than we ever imagined it would be and we can now take the holidays that we only dreamed about before.**

There are just the two of us and we want to see more of the world whilst we are still active.

Looking back I see we were in a bit of a mess but I feel a lot more confident about the future now and wouldn't hesitate to recommend Gemma to any of my friends who need 'sorting out'.

# Marion's Story



## People like you...

### Marion:

**My husband always used to take care of our finances because he was interested in the stockmarket, moving money around and opening and closing savings accounts. He kept detailed records and had a lot of files and boxes of papers.**

When he died I honestly didn't know where to start. My sons helped me but we weren't sure if we had tracked everything down, and how much there was. I felt overwhelmed.

My solicitor recommended Eldon Financial Planning and I met with Neale – I obviously wasn't the first person he had seen in my position. We talked about my situation and he helped me to decide what I wanted from my money. I felt relieved to have found experts whom I could trust.

We set about tracking down all the various accounts and confirming what had been closed. They explained that it would take a few weeks to complete the detective work and report back to me. Neale went through all the files and boxes to see what I should keep and I was able to clear the room.

Eldon has the latest technology and when it was all pulled together Neale showed me my position on a screen. It was easy to understand. The next step was for him to let me know what I should keep and what could be consolidated to save money, be more tax efficient and reduce the number of holdings that I had.

For me, one of the biggest benefits is that the team at Eldon is going to look after my finances. I won't be bombarded with confusing paperwork and I have peace of mind that everything is under control. I am happy that I have enough money to live on throughout retirement and I am able to enjoy seeing my family benefit from the effort that my late husband put into building up our reserves.



**Name**  
Marion Williams



**Status**  
Widow



**Children/Grandchildren**  
2 sons  
5 grandchildren



**Goals**  
Sorting out my finances following the death of my husband  
Knowing how much I should retain for potential long term care  
Making gifts to my sons now



**Income**  
£33,000 pa in pensions



**Savings & Investments**  
£425,000



**Biggest Worry**  
Not understanding what I have and whether it is enough  
Inheritance Tax





# At Eldon we thrive on building long term relationships with clients

**We can talk technical solutions, taxation, asset allocation and fund performance all day long.**

We've got the exams, the certificates, the letters after our names and the accreditations, but they don't mean anything if you as a client don't see the outcome that you want.

What really matters to us is the impact we have; it's the way that we make you feel. We help you to see what's possible.

We help you to realise your dreams and we help you to really get the most out of your money. Yes, our technical expertise helps, but ultimately you just don't want to have to worry.

We want to help you understand your finances, and arrange them efficiently to help you get what you want from life.

When you invest your time, trust and an open mind alongside sharing your plans and hopes for the future, we achieve our own goal of adding value to your life.







The preceding stories are based upon real client experiences.  
For data protection reasons, we have changed certain  
information and of course client names. If you'd like to speak to  
one of our clients let us know and we will put you in touch.

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