



Pension  
**TRANSFER**  
Gold Standard

# Our Financial Education & Wellbeing Service

*Empowering employers & employees, securing futures and providing peace of mind*

**ArmstrongWatson<sup>®</sup>**

Financial Planning & Wealth Management

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





“  
After our initial consultation with Armstrong Watson we were provided with a wide range of topics to consider and after dialogue we selected our preferred areas which we felt would provide the most value to our staff. The session was a clear overview of the subjects covered and easy to follow. It was interactive with lots of engagement and questions from our staff. The overwhelming feedback from all attendees was that the session was enjoyable, insightful and thought provoking. We are happy to endorse Armstrong Watson Financial Education & Wellbeing Service.

Dave Evans  
Managing Director  
Accessplanit



## Supporting Financial Stability

Employee wellbeing is no longer just a 'nice to have'. A supported workforce is not only much more likely to feel engaged and valued within the workplace, but is also more productive too. Financial stability and security play an imperative part in achieving employee wellbeing and employers are swiftly recognising the significant benefits of providing access to financial education and advice.

Whatever an employee's stage of lifecycle or level of earnings, having control of income, outgoings, debt and financial responsibilities is essential for security and peace of mind. From those starting off their careers and perhaps looking towards purchasing their first home, through to those preparing to retire and wondering if their pension will provide the funds needed to live comfortably, every individual's situation is unique and so is the support and financial guidance needed.

The Armstrong Watson Financial Planning and Wealth Management team are helping businesses on this wellbeing journey and have worked alongside a number of companies to create and administer financial wellbeing programmes, specific to employer and employee needs. This can take the form of seminars, workshops and webinars covering a range of topics, bespoke communications and individual financial planning advice.

We will work with you to put together the most relevant financial education programme for your workforce, offering tailored support and advice, and helping to differentiate your business as an employer who genuinely puts their people first and thrives as a result.

*If an employee feels **secure** and **supported financially**, wherever they are in their lifecycle, they are likely to feel **safe** and **perform better** in the workplace.*





# About Us



Armstrong Watson Financial Planning and Wealth Management is the financial advisory arm of Armstrong Watson Accountants, Business and Financial Advisers, a 150 year old accountancy firm with 415 colleagues and 16 offices spread across the North of England and Scotland.

We have been providing financial advice to personal and business clients since the 1970s and has 47 dedicated financial advisory team members, with over £700million client funds currently under advice.

We hold the coveted Chartered status awarded by the Chartered Insurance Institute (CII), which shows our commitment to the highest standards of professionalism, and are the only top 30 accountancy firm in the UK to have an in house team of Independent Chartered Financial Planners combined with access to our own asset management expertise.

We also hold the Pension Transfer Gold Standard Award – a voluntary code of good practice for safeguarded and defined benefit transfer advice.

We are driven to deliver the best possible client outcomes.

# The Financial Lifecycle

Financial advice is not just for the wealthy, however, whilst advice may differ depending on individual circumstance and approach to risk, there are similarities when it comes to the lifecycle journey and key financial decisions which need to be made at each stage

In the early stages of working life priorities to consider may be looking to purchase your first home or protecting your income if you fall ill and are unable to work. As you grow older these priorities will change and thoughts could move to saving for retirement or supporting children through university.

Finally, when retirement comes ever closer, you are likely to be looking to ensure you have enough funds to live on and perhaps thinking about who may wish to leave your hard earned assets to.



## Wanting to buy my first house

What happens to my spouse/partner or home if I die?



## Want to move up to a bigger house

Support my children through university  
**What happens to my family or home if I die or fall ill?**  
Have I got sufficient savings for things that go wrong?



## Is my money working as hard as I am?

When do I want to retire?  
**When can I afford to retire?**  
How will divorce affect my finances?  
**How do I help my children buy their first home?**



## How long will my money last in retirement?

Can I help with my grandchildren's education?  
**Will my family be financially secure when I am not around?**  
How much does care cost and can I afford it?  
**I want to ensure my assets go to people I choose**

# Introducing our Financial Education & Wellbeing Service

Armstrong Watson Financial Planning and Wealth Management team are experienced in providing financial education and wellbeing support to help educate and provide future financial planning advice to employees.

We can deliver a range of seminars, workshops and/or webinars including advising pension scheme members; providing employees with an overview of their scheme to enable them to obtain a clear understanding of how it works, their options and any risks involved.

We are also able to offer one-to-one discussions with individuals where we will ascertain their objectives and outlook on risk and gather sufficient personal and financial information to enable us to make personalised, jargon-free recommendations specific to their unique circumstances.

Our experienced team has already worked with a number of companies in this area including:

- InTechnology
- Sedbergh School
- John Good Shipping Ltd
- Innovia Films
- AccessPlanit



## Innovia Films testimonial

"We were undertaking a review of our pension scheme, a benefit which has been much valued by the members and felt that to provide the additional support during the transitional period, we needed to bring in the services of a professional financial adviser firm. It was important to us that the firm was local and able to create a trusted relationship with our colleagues who were trying to understand how the proposed changes would or could affect them."



"The feedback from our members has been extremely positive; they valued the independent, professional and considered advice and support the team at Armstrong Watson were able to provide. The advice given to the members has been critical in allowing informed decisions to be made. It is not just pension advice our members individually received but also in other areas such as investing monies, protecting the family and mortgages and inheritance tax issues.

Working with Armstrong Watson has been a positive experience and we hope to continue to build on this relationship for future initiatives."



## Our Quest

*To help our clients achieve prosperity, a secure future and peace of mind.*

*...we're with you.*





# Financial Education & Wellbeing Seminars, Workshops and Webinars

We can provide seminars, workshops and/or webinars on a wide range of financial topics and issues tailored to your workforce needs. This may be offered to all employees if, for example, information about the company pension scheme, or to segmented groups to ensure the content is only relevant to those attendees.

## Pre Retirement:

- Wanting to buy my first house. How much do I need to save?
- Have I got sufficient savings for things that go wrong?
- What happens to my spouse/partner or home if I die or become seriously ill?
- What happens to my income if I fall ill and cannot work?
- Is my money working as hard as I am?

## Post Retirement:

- When do I want to retire?
- When can I afford to retire?
- How will divorce affect my finances?
- How do I help my children buy their first home?
- How long will my money last in retirement?
- Can I help with my grandchildren's education?
- Will my family be financially secure when I am not around?
- How much does care cost and can I afford it?
- I want to ensure my assets go to people I choose – Lasting Powers of Attorney & Wills
- What is Inheritance Tax and how do I avoid this?

## What further support can we provide for employees?

That is entirely down the individual to decide. In most cases we will hopefully have imparted some useful and much needed financial education to help one of your employees support their own financial wellbeing and decision making. This might simply be a case of helping to point them in the right direction around a financial matter which is on their minds at present, or giving them the right questions or tools to help progress any priorities they are dealing with at present or indeed in the future. That could be anything that is personal and specific to your employee.

Financial education and wellbeing is about support and empowerment to help someone decide how they want to take it forward, what options they have, and take ownership. In turn this can take a weight off the employees minds and even improve their presence and engagement in the workplace by doing so. It can also take pressure off Human Resources teams and the queries you may be dealing with as an employer but are unable to answer in full either through lack of knowledge and expertise or even fear of being perceived to have provided financial advice, particularly around the area of pension arrangements.

Of course, if an employee wanted to explore something further with Armstrong Watson we would be delighted to do so, however, there is absolutely no obligation. If an employee wishes we would discuss this with them individually depending on the matter they were requesting support and advice on.

This programme has been developed to help employers provide an additional added value service and benefit to their employees, whilst also providing some additional outsourced support for hard working Human Resources departments. This service has been shaped and developed based on feedback and demand from both employers and their employees.

The employment market place is a competitive one and the employees of today have greater expectations on their employers to provide added value over and above the standard pay and benefit packages. In this respect we believe our Financial Education & Wellbeing service provides a key missing ingredient to many workplaces.





## Meet the team



As well as holding The Gold Standard accreditation, AAFP is a CII accredited Chartered Financial Planning firm and its Leadership Team has collective decades of experience in the financial services industry. The majority have either held or currently hold advisory roles.

Our 47 strong team comprises 18 IFAs, eight of whom already hold Level 6 qualifications in relation to pension transfers. We have a wide range of specialist advisers and can advise individuals and businesses across protection, investment, retirement and estate planning.



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Call **0808 144 5575** to be put through to your local office

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