



WELCOME TO CIRCLE WEALTH

Where you feel  
confident & in control  
of your finances.

We make your hard-earned  
wealth work harder

Biba Walker-Shaw DipPFS  
Financial Planner & Co-Founder

# AGENDA

- HOW WE WORK WITH YOU - A SHORT VIDEO
- MY BACKGROUND
- WHO WE ARE
- HOW WE HELP
- WHAT OUR CLIENTS SAY
- INTRODUCING OUR CLIENT: HAYLEY
- GOALS BASED FINANCIAL PLANNING –  
PRESENTATION BY ARNOLD BLAKEMORE APFS  
CHARTERED FINANCIAL PLANNER AT CWP
- QUESTIONS



# HOW WE WORK WITH YOU





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## MY BACKGROUND

- Busy mother of three
- Obsessed with health and wellbeing
- Qualified yoga instructor
- Holistic planning is EVERYTHING
- Clueless to finances
- Developed an interest in Investing

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# WHO WE ARE

- Based in Knightsbridge, Woking and Dubai
- Seven Financial Planners that provide face to face advice to clients
- Five Chartered Financial Planners within the team
- Two Financial Planners who work in administration support
- Two Executive Assistants

**1100+ clients**

**>£300m+ funds under management**

**13 years in business**

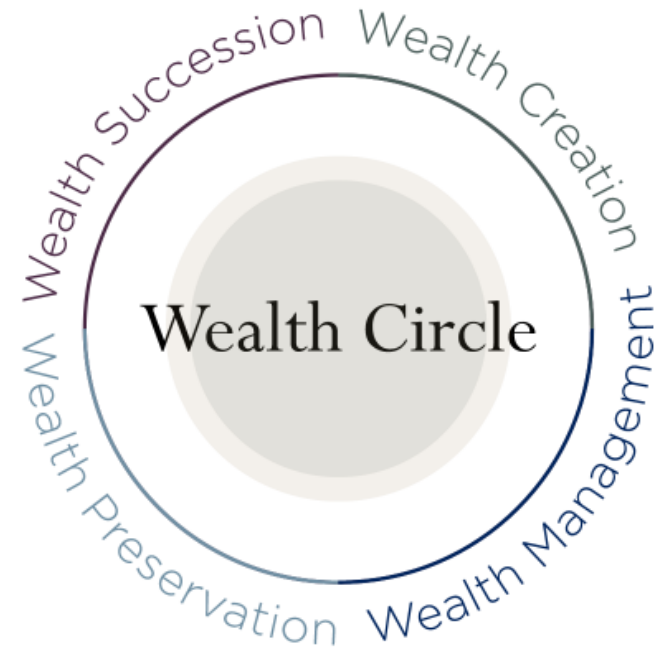
**More than 100 years of industry experience within the team**

# OUR APPROACH

Wherever you are on the  
Wealth Circle, there's  
no end to our expert advice

The Wealth Circle is our unique way of approaching your financial future. It helps us plan for success during every stage of life.

From creating wealth at the start of your journey to managing it, preserving it, then passing it to the next generation, the circle never stops turning. Wherever you are on your journey, we guide you towards the choices that are right for today and tomorrow – decisions that can unlock the financial future you want.





# HOW WE HELP

## There's no better feeling than **being in control**

You know how it feels to take charge of your success. Because no one knows the future you want better than you.

That's why when we work with you to plan your financial future, we put you at the heart of everything we do. So although we guide you, advise you, and help you achieve more with your wealth, you can rest assured you're always in control.

ENQUIRE NOW

## Circle your way to financial success



# WHAT OUR CLIENTS SAY ABOUT US

## TESTIMONIALS

There's no better feeling  
than being in control



"It's been amazing working with Kevin at Circle Wealth. I feel completely comfortable that my assets are growing healthily and being looked after with great diligence. The service Circle Wealth offer is personal, easy and utterly professional."

Melanie Chisholm

Musician (Spice Girl)



# WHAT OUR CLIENTS SAY ABOUT US



“Kevin at Circle wealth Partners provides me with a high level of personal service and has delivered results from day one. He offers bespoke solutions that fit my needs and looks after all my wealth planning requirements. I would always recommend Kevin to anyone who needs a personal wealth adviser as he is amazing at his work and a right lovely fella”

Dani Dyer

Broadcaster



“Kevin has been invaluable to me and my family with financial planning, pensions and investments. He proved his worth within a couple of months with a huge improvement on performance of my pension portfolio. I have already recommended him to a number of my contacts and friends and will continue to do so.”

Gordon Smart

Radio Presenter, Radio X and Entrepreneur

knowledge of investments and taxation is second to none. Kevin's expertise is extremely helpful in planning my family's financial future. The bespoke solutions are perfect for our needs.

Moray Wright | Fund Manager, London

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I've worked with Kevin for a number of years now, and he has my interests at the forefront, in how he approaches the relationship. I'm confident in giving advice which I can trust. I would not hesitate in recommending him to anyone."

Tara Waite | Chief Executive Officer

## WHAT OUR CLIENTS SAY ABOUT US

...ng used to...  
...ferring our investment...  
...ce improved considerably. Kevin is present, passionate and...  
...n terms of products and 'out of the box' thinking. My husband...  
...ould recommend Kevin, regretting we didn't know him earlier

Less text ^

Charlotte Wiltshire | Banker, Woking

...creation; he has deep knowledge...  
...y to deliver solutions. The dozens of people...  
...recommend him to also agree!"

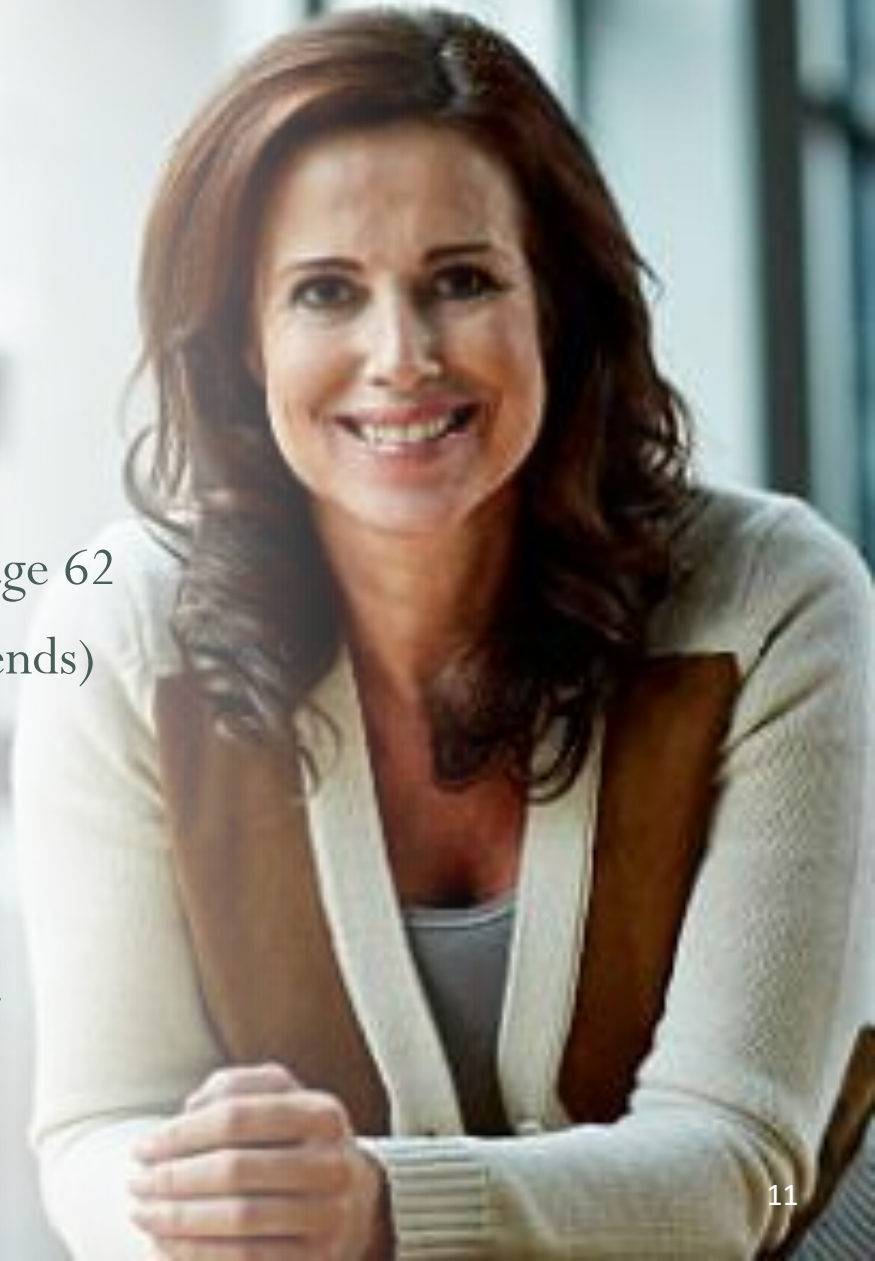
G Collins | Banking, London

A FRESH START  
AND PLANNING FOR A  
PROSPEROUS AND  
INDEPENDENT  
TOMORROW

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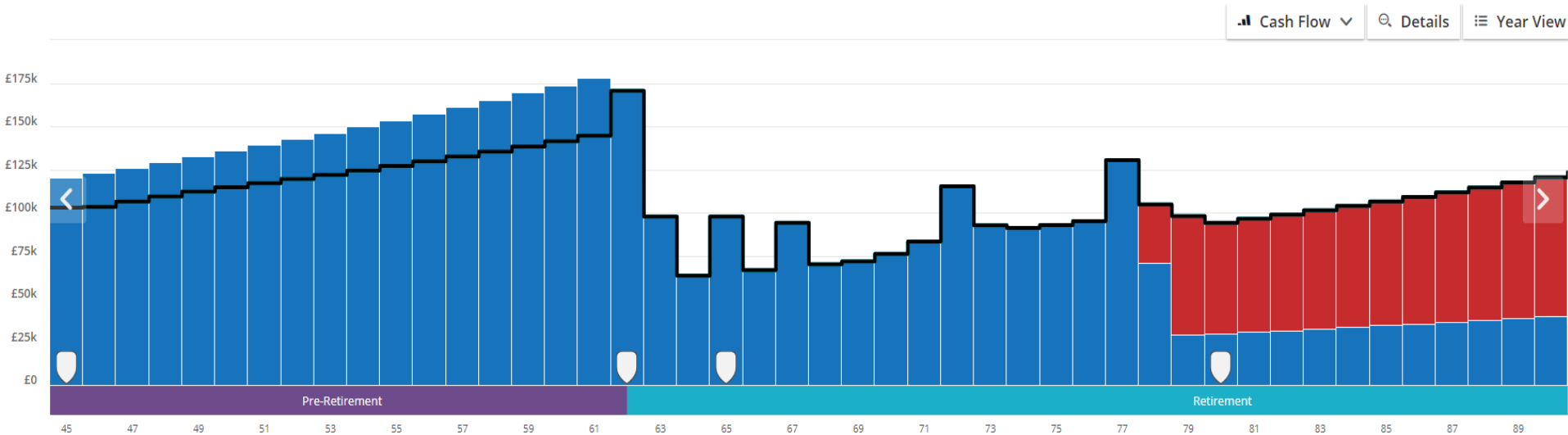
## Meet Hayley!

- Self-employed graphic designer retiring at age 62
- Earns £120,000 p.a. (Mix of salary & dividends)
- Full State Pension at 68
- £45,000 in cash
- £150,000 in pensions
- Home worth £1,200,000 with mortgage of £350,000



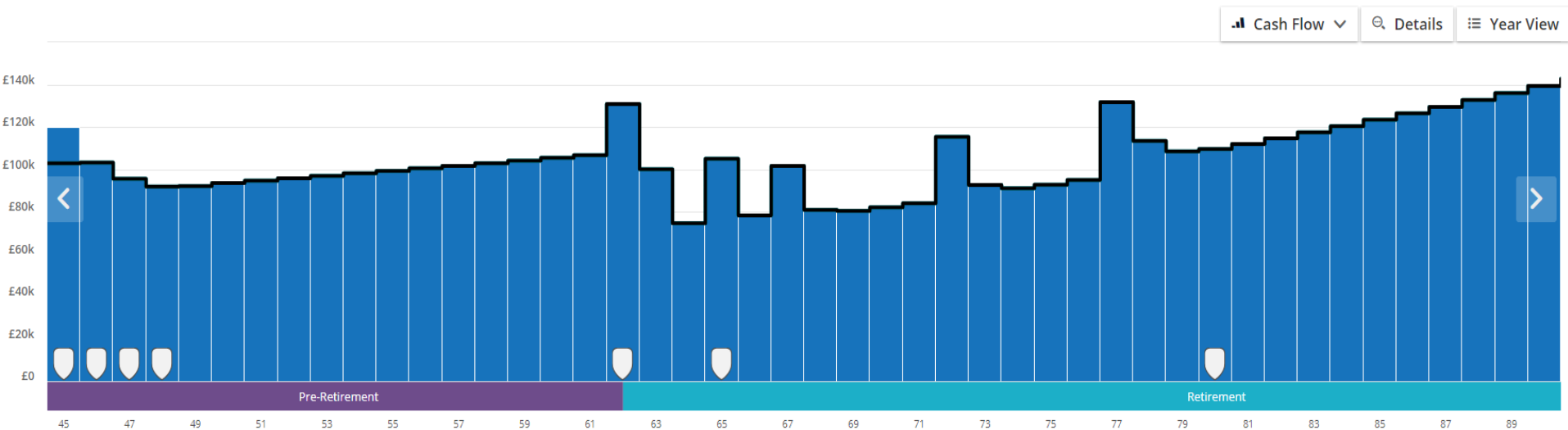
# HER CURRENT APPROACH

- Withdrawing excess cash from the business
- Runs out of money at age 78 – Forced to sell house to release funds or drastically change her lifestyle



# APPROACH FOLLOWING CWP PLANNING

- Pension contributions made through limited company
  - Saves Corp. Tax @ 25%
  - Regains personal allowance – effective tax savings of 60%
  - Compound growth until retirement



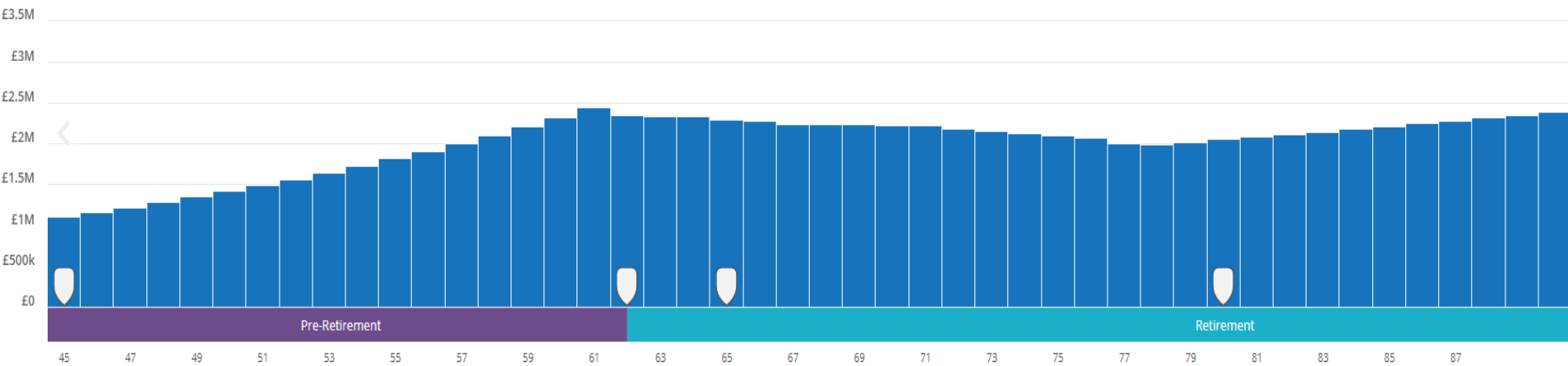
# NET WORTH COMPARISON

Lives off cash - retire at 62

Net Worth

Details

Year View

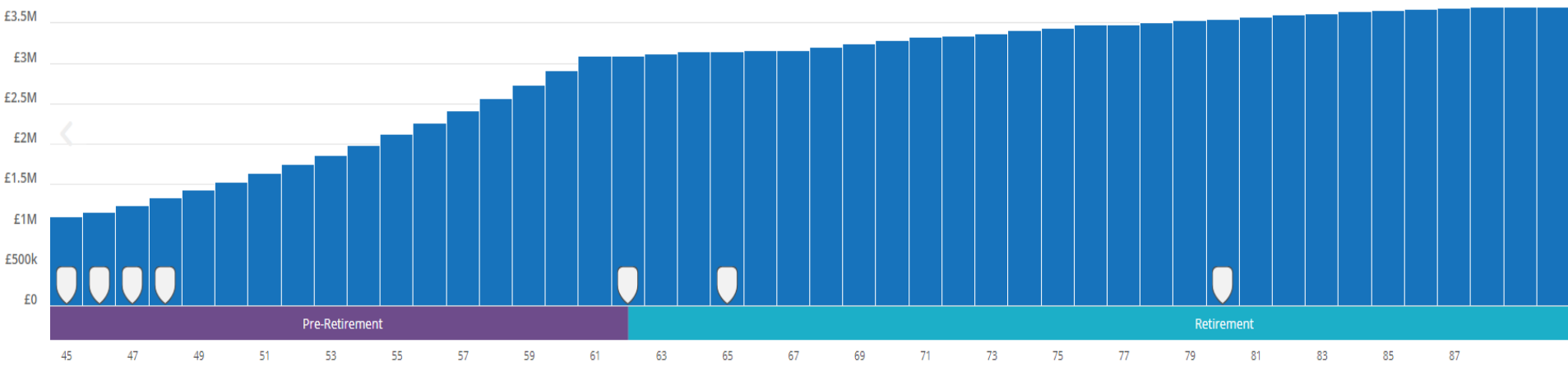


Pension Planning Scenario

Net Worth

Details

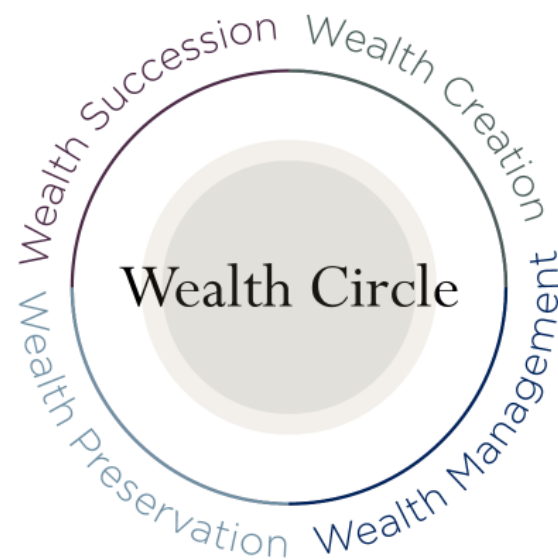
Year View





# ONE CLIENT, TWO VERY DIFFERENT OUTCOMES

- Able to meet her expenditure needs throughout retirement
  - Keep her existing lifestyle
  - Stay in her home
  - Potential to improve her standard of living in retirement
- Substantially higher net worth
  - £2.5m vs £3.5m at age 90
  - Circa £1m still invested at age 90
- Highlights further planning need
  - Inheritance Tax Planning
  - Intergenerational Planning



# QUESTIONS

## CONTACT US

### Full speed ahead to your future

Please feel free to contact us on the details below with any financial queries or concerns which you may have.

☎ 01483 729122

✉ Email address here

📍 Chancery House, 30 St Johns Road,  
Woking, Surrey, GU21 7SA

#### ARRANGE MEETING

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#### MAKE ENQUIRY

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#### REQUEST CALLBACK

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BIBA WALKER-SHAW DIP PFS,  
FINANCIAL PLANNER  
CIRCLE WEALTH PARTNERS