



Investments • Pensions • Financial Planning

Atkins
Bland



Here to help you

**ATKINS BLAND ARE INDEPENDENT
FINANCIAL ADVISERS**

**WE WORK DIRECTLY FOR OUR CLIENTS, NOT
FOR FINANCIAL SERVICES PRODUCT
PROVIDERS AND NOT FOR A "NETWORK"**

**WE HAVE YEARS OF EXPERIENCE AND
EXPERTISE**

**WE CAN HELP YOU REACH YOUR GOALS AND
SECURE YOUR FUTURE**



Why *do I need* a financial adviser?

Love it or hate it, we all need money: Some to spend now, some to spend later and some as a safeguard against “rainy days”.

Good financial planning pivots on getting the balance right between the present and the future: How much is spent now, how much is saved for later and how much is used to help protect against disaster

If the balance is wrong and one of the above is given too much priority at the expense of the others, either your present or future standard of living could suffer unnecessarily.

The mission is to ensure both the present and the future are catered for as well as is possible from whatever resources are available to you.

Once a sensible balance is established, there are important decisions to be made over what to do with any money not required for spending now.

Trying to keep your finances on the right track, along with everything else in your life can become overwhelming. Getting help from a professional, qualified adviser can give you the peace of mind you want.



By using an experienced adviser, the perfect balance between present and future can be achieved, leaving you free to focus on the rest of your life.

Why an *independent* financial adviser?

We all need financial products, but how do you know
which is the most appropriate for you?
Also, how do we know who we can trust to advise us on this?



An Independent Financial Adviser (IFA) company operates in a highly regulated environment, designed to ensure the very best levels of professionalism and competence.

All IFAs must comply with the strict regulations of the Financial Conduct Authority and all practitioners must have adequate experience and qualifications before they can advise the public. They must also commit to ongoing professional development which must be properly monitored and recorded.

An IFA has an overriding obligation to ensure that the advice they give is suitable and a requirement that they can demonstrate this.

An independent adviser works for you, not for a financial institution trying to sell you its products.

When do I need financial advice?

Whenever you need to decide what to do with your money, and to review plans already in place

You might already have or plan to have your wealth invested. Financial advice is essential when considering how to invest, what sorts of financial risk you can afford to take and what your main objectives are. There are many instances when financial advice and good financial planning are extremely valuable.

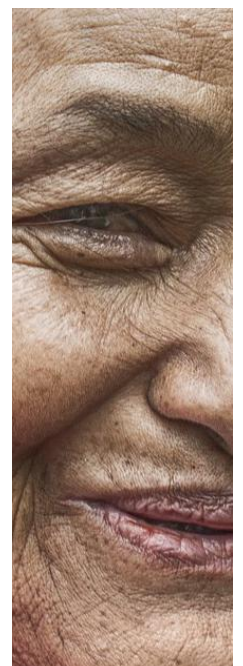
Everyday finances can often seem to be running along smoothly, with no glaring need for an overhaul, but can become badly neglected due to the pressures of everyday living.

It's easy to apply the philosophy "if it ain't bust don't fix it".

The trouble is, with financial planning, it is often some way down the line before someone discovers that their financial planning was poor, or possibly nearly non-existent. That point can also be way too late for any "fix" to have time to work.

With financial planning, you can only apply the philosophy of leaving well alone once you are sure what you have in place is working OK. Any other approach can be a ticking time bomb.

We are here to help at any stage of your life
It's what we do



Any

of

life

stage



your



There are so many things which can go wrong if financial planning is neglected. Some are just wasted opportunities or poor but not disastrous outcomes. Others can be life changing.

The former could mean simply paying more tax than you need, or getting a poor return on your invested capital.

The latter might mean having inadequate funding in place to afford a decent retirement, or not enough protection in place in the event of long term disability or, if you have dependants, death.

Unless you have the time and expertise, and willingness, to navigate the highly complex world of finance on your own, you should employ an Independent Financial Adviser.

That way, if you select wisely, you can relax in the knowledge that someone else, who knows all the pitfalls and banana skins, is there for you, pointing out things you should consider and on call when you have a question or are worried about something.

While an IFA can be important at any time, some obvious pivot points are:

- Starting a family and taking on liabilities for the welfare of others
- Saving surplus income
- Planning for retirement
- Planning for old age and the possibility of needing long term care.

Any and all of these can be stressful, but each of us has to face some or all of them at some point.

We at Atkins Bland can help take the stress away and guide you through the maze of planning your finances.



Why Atkins Bland?



Not too big, not too small

Atkins Bland is a medium-sized, wholly independent company. We provide independent financial advice to those in the local community and further afield.

Unlike the biggest companies, we offer a genuinely personal service; we know our clients and they know they are getting advice designed just for them, not the homogenised and impersonal services offered by some of the larger groups.

On the other hand, we are big enough to have the depth and breadth of expertise and experience needed to understand the highly complex financial world we live in. While growth is the watch-word of the modern world, we favour stability. We have no ambitions to change who we are or what we do.

With over 30 years' experience, we are very sure we understand what it is our clients want and that we are ideally placed to provide it.

Independent thinking

At Atkins Bland we have never followed the crowd. We believe the best outcomes are found from careful analysis of how things are and how they are changing, rather than the mass market tendency to assume things will stay the same.

We have access to detailed and comprehensive research and commentary from a very wide range of sources and take full advantage of this. However, the investment strategies we use are based on our own assessments of what is going on around the world.

Sometimes this will reflect a common view and sometimes it might not but, whatever we think, we will always explain what it is and the rationale behind our conclusions.

Most importantly though, we know the future is unpredictable. We reflect this by always recommending to our clients a highly diversified approach with their capital.

The old cliché of avoiding too many eggs in one basket is more applicable to investment planning than with more or less anything else.

A comprehensive service

The financial and economic landscape is ever changing. It is diverse and dynamic and can be daunting and mysterious to those unfamiliar with its terminology and whims.

That's why we apply a disciplined but dynamic approach to what we do and try to take away the mystery and scariness, leaving our clients with a clear understanding of where they are, where they want to go and how best to get there.

With detailed, in-depth knowledge and experience around areas such as legislation, taxation, UK and global economics, our mission is to utilise our expertise to provide the best possible advice available.

We can offer advice on any aspect of investment and in all areas of financial planning, including help with tax planning, from income to inheritance.

Whatever your financial planning needs and however large or small the amount you have to invest, we are here to help.

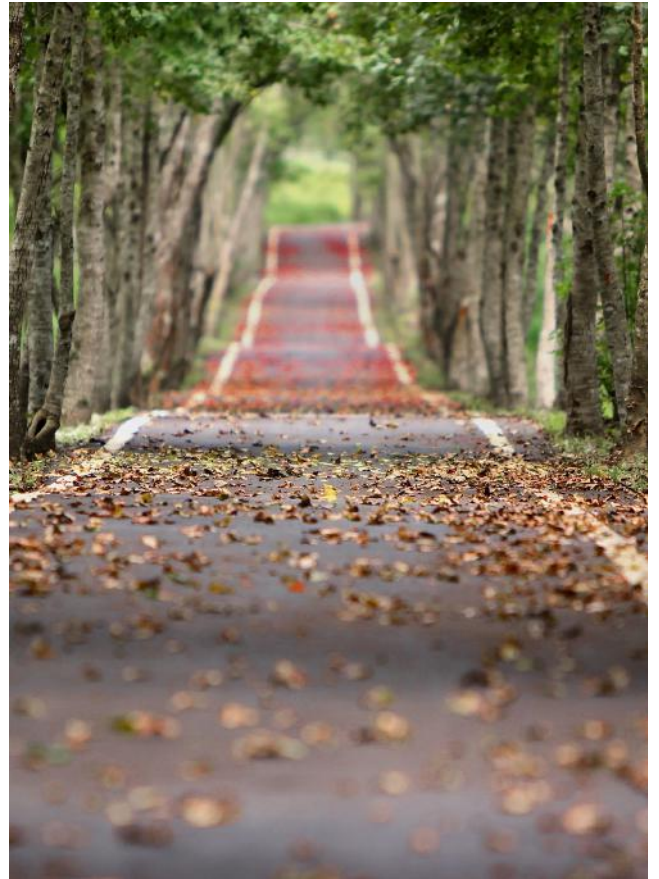
Keeping your objectives in sight

This is where we differ from many other advice companies. We have always focused our attention on looking after our existing clients and providing regular reviews.

We see this as better in every way than the traditional approach in financial services of spending the bulk of time and resources looking for new clients and neglecting those already in place.

The ongoing lifetime relationship with our clients and their families has been, and will remain, at the core of our business ethic. That ongoing relationship is built on regular reviews, supported by our in-house market commentaries and editorials, keeping our clients abreast of what's going on in the world's financial markets and what they need to know to keep their plans on track.

Combined with review meetings and ad-hoc contact whenever a client has something they want to look at or discuss, this all adds up to the ideal mixture of old-fashioned values and modern thinking.



Who are we?

Established in 1984, with around 25 staff, including fully qualified and trainee advisers, we are ideally placed to provide the perfect mixture of experience, dedication and ability .

We stand for independent thinking rather than following the crowd.

We stand for professionalism rather than mass marketing.

We stand for personal service rather than automation.

Our mission is to help our clients meet their financial needs and aspirations



Contact us



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The value of most investments will fall as well as rise, as can any income generated.
An investor may, therefore, get back less than the amount invested.