

HELPING ACHIEVE YOUR GOALS

YOUR FINANCES

Planned to achieve your goals

Here at Naphthens Wealth Management our aim is to provide you with a financial plan, a way of achieving that plan and a way of adjusting your plan as your circumstances change over time.

Our financial planning process lies at the heart of what we hope will be a long term relationship with you. It starts with us spending quality time listening to what it is you want to achieve and it continues with regular meetings.

It's through this process that we can develop trust and build a relationship that allows us to deliver financial advice dedicated to achieving your goals.

Invested with purpose

Once we've established your goals and have an understanding of your complete financial position, we can start constructing your investment strategy based on the time horizons you have set in your financial plan.

At a risk level you are happy with

During our process we will also be working with you to understand your attitude towards risk. This again will be based on the goals you are setting out to achieve and the needs you have in the short, medium and long term. By matching your goals with the risk level you are happy with, we will be able to tell you if your goals are achievable and provide you with sufficient knowledge to make sure you know all the choices you have.

Reviewed on a regular basis

A full and proper financial plan needs to be reviewed on a regular basis. As a minimum we ask to meet annually and talk at six monthly intervals.

UNDER CONTROL

One transparent view

There are many ways we can help you feel that your finances are under control but it is mainly by bringing everything together in one place so that you have one transparent view and are able to make better informed decisions.

Getting the balance right

Balance comes from setting achievable goals and knowing how much you need now, how much you can save and how much you can afford to invest. This coupled with what risk you can afford to take will secure better returns in the future.

Being tax efficient

Tax planning should always form part of your overall plan and taking advantage of tax saving opportunities such as appropriate tax wrappers can play an important part in protecting your wealth.

Investing wisely

The right time to invest is when you have the money. The right way to invest is to spread your risk and to keep your costs of investing as low as possible. More than anything your wealth will be protected and grow if you forget about reacting to market fluctuations and employ a disciplined, well managed approach. The longer term this approach, the more likely you are to succeed.