

# FORWARD THINKING FOR YOUR FINANCIAL FUTURE



Our selected partners can help you make a plan.

- Pension advice & planning
- Long-term care planning
- Retirement Planning
- Investments
- Protection
- Corporate advice

*Talk to us today*



In branch  
0800 072 1100  
[saffronbs.co.uk](http://saffronbs.co.uk)





## WHAT IS FINANCIAL PLANNING?

Do any of us spend as much time planning for the future as we should? As we go about our busy lives we sometimes lose sight of the future and fail to put adequate plans in place. At Saffron Building Society, we believe good planning can help you to feel more secure and reduce the worry of dealing with financial issues which can crop up unexpectedly from time to time.

A financial adviser can help you review your plans, and make sure that they are working to achieve your goals - or work with you to help you make the most of what you have.

We can introduce you to a third party independent financial adviser, Wren Sterling, who can bring you access to financial advice tailored to your specific needs.

### Why Wren Sterling?

Wren Sterling advise over 6,000 building society customers, helping people like you make confident decisions about your finances. They can advise on financial planning, and being independent means your adviser can offer products from the whole of the market — not just the ones from the high street.

### Pensions, advice and planning



Find your path to an enjoyable retirement. If you don't have any pension contributions, you're not sure what your pension pots are worth, or what to do with them, Wren Sterling may be able to help.

### Long-term care planning



Funding long-term care can erode your savings - whether you're paying for your own care, or for a loved one. In these instances working with a financial adviser can help families plan ahead and remove some of the financial stress involved.

### Post-retirement advice



Even if you're retired, you can still achieve your financial goals. Whether you're looking to pay off your mortgage and be debt-free, reduce your outgoings, or achieve a lifelong ambition, you can talk to a Wren Sterling adviser and find out about your options.

***Your home may be repossessed if you do not keep up repayments on your mortgage***

### Inheritance tax



Wren Sterling can help you avoid paying unnecessary inheritance tax. Your adviser can also discuss your legacy with your beneficiaries, helping them understand your wishes and what their inheritance means for them.

### Investments



Wren Sterling offers impartial, independent investment advice. Whether you're looking to invest, or review your portfolio, our advisers can help you find an appropriate strategy tailored to your needs.

### Protection



Insuring against the unknown can help protect your loved ones financially if you fall ill or unable to work. Ask an adviser to learn more about how you are covered, and organise protection appropriate to your needs.

### Corporate advice



Wren Sterling's advisers help business owners and directors with their corporate finances, arranging protection, and managing workplace pensions and benefits. With the support of a specialist adviser, our clients can concentrate on growing their businesses and rewarding their employees.



## THE BENEFITS OF SPEAKING TO AN INDEPENDENT FINANCIAL ADVISER FROM WREN STERLING

### Access to fully qualified advisers

Experienced, knowledgeable, proactive and on your side. Wren Sterling are authorised and regulated by the Financial Conduct Authority, working to industry standards at all times.

### Technical expertise

Wren Sterling's advisers are supported by a technical team of administrators and researchers, helping you keep your finances on track to meet your objectives.

### Independent

Wren Sterling can recommend products from providers across the market. Their priority is customer satisfaction.

### Easy access to suit you

Whether you prefer to speak to an adviser by phone, email, online or post, you can get in touch at any time, in a way that suits you.

### Transparent fee structure

Wren Sterling's fees are disclosed and agreed with you before starting any work or incurring costs.

### Expand your financial knowledge

Wren Sterling customers can receive regular client communications, designed to help you learn more about your money.

### Next Steps

To make an appointment, simply pop into your local Saffron branch, call us on **0800 072 1100** or visit **[saffronbs.co.uk](https://saffronbs.co.uk)** for more information

# FIND OUT MORE



Visit us in branch



0800 072 1100



[saffronbs.co.uk](http://saffronbs.co.uk)



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Please call 0800 072 1100



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