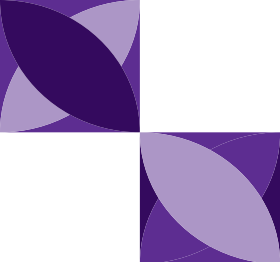




Plan for tomorrow, today

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. We can introduce you to an independent financial advisor who can help you make a plan.





What is financial planning?

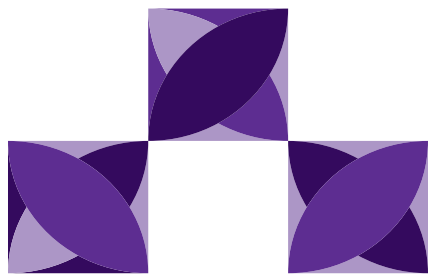
Do any of us spend as much time planning for the future as we should? As we go about our busy lives we sometimes lose sight of the future and fail to put adequate plans in place. We believe good planning can help you to feel more secure and reduce the worry of dealing with financial issues which can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



Find out more



Visit us in branch



0800 072 1100



saffronbs.co.uk



Saffron House, 1A Market Street,
Saffron Walden, Essex CB10 1HX

Large print, audio and Braille editions of our documents are available. Please call 0800 072 1100

Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register no. 100015) except for Commercial and Investment Buy to Let Mortgages. Saffron Building Society acts as an introducer to Wren Sterling. Wren Sterling is a trading name of Wren Sterling Financial Planning Limited, which is authorised and regulated by the Financial Conduct Authority. The Financial Services Register number is 665653. Registered office: 13-19 Derby Road, Nottingham, NG1 5AA. Registered in England No. 09157918.

The Financial Conduct Authority does not regulate taxation advice and estate planning. The value of your investment can go down as well as up and you may not get back the full amount invested.

Saffron Building Society may receive a commission or other monetary payment for making this introduction.



Saffron
Building Society