MODULUS
FINANCIAL PLANNING

Business Owner Service

www.modulusfp.com

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Business Owner Service

Modulus Financial Planning provides a comprehensive range of assistance and support to business owner clients. We understand your personal and professional lives are often intertwined, so we deliver a cohesive strategy that incorporates all aspects of your life.

Our service is tailored to your specific needs and includes the following:

Regular Meetings

We realise you will want to be seen regularly, the only question is how often. At the beginning of each year we mutually agree a meeting schedule with all of our business clients, locking in key dates and timing. For example. one key date will be ahead of the end of your company business year end.

Keeping You Informed

During times like these, clients have told us they would like to stay close and be kept informed on a regular basis, so that's exactly what we do.

We know you are busy, so we act as your eyes and ears and only get in touch when something affects you directly.

All communications will be short, sharp and to the point - no fluff. If it gets too long, we'll make a video.

Adviser Access

If you need to contact your adviser between review dates we are available via a range of secure communication options, including:

- ↘ Telephone
- ↘ Video call
- ↘ Messaging
- ↘ Face-to-face

How Much Is Enough?

It would be nice to know how much money you need to retire, semi-retire or simply achieve financial independence.

You may even have an idea yourself but would like an expert to confirm if you are on the right track and to ensure you haven't missed anything.

Not only can we do those calculations for you from time to time, but we can also provide you smart strategies that may:

- ↘ Help you plan for when you want to step back (if that's what you want)
- ↘ Provide exit or funding options that you hadn't known were available
- ↘ Assist family members to help fund you out of the business (if that is your wish)
- ↘ Assist any other internal successors to complete a management buy-out (again, if that is your wish)

Working With Your Other Advisers

If you already have other professional advisers in place, it is essential your financial adviser is able fit in and work with them effectively. We have a great deal of experience working with other professional advisers including accountants, lawyers and corporate financiers.

The Modulus FP Professional Network

If you do ever need another professional to deal with a specific issue, we have an extensive and trusted network of contacts we can connect you to. Members of our professional network have been hand selected for their complementary skills and expertise. With our guidance they will work together seamlessly to manage all aspects of your affairs.

Your Professional Network

Helping With Broader Family Financial Issues

As business owners, we understand the issues that affect you, both personally and professionally. We also realise that sometimes members of your family face challenges, which you would like to help them through.

These could include the following:

- ↘ Care home funding for your parents
- ↘ Paying for education, for children or grandchildren
- ↘ Help with property purchase or debt reduction for your children
- ↘ Giving money safely, down through the generations

We provide advice on each of these matters, as part of our business owner advisory service. Further inclusions in this service are described below.

Wealth Administration: Removing The Hassle
Our aim is to simplify everything that can be simplified, speaking to you in a way you can understand without any jargon. We will take on as much or as little as you want us to. It is entirely up to you.

Retirement Planning: Pensions And Property
Where appropriate, we can help you to tap into the tax benefits associated with your pension to purchase business premises and factories. By using your pension, you can reduce your funding costs by as much as 40%. We will guide you through the pensions framework, keeping it clear and simple at all times.

Our Investment Approach Is Straightforward And Sound
Most clients have worked hard to accumulate what they’ve got and don’t want or need to be taking too much investment risk, so we don’t either.

IHT And Estate Planning: Protecting Your Assets
When it comes to estate planning you want to ensure the right funds end up in the right hands at the right time, without paying a fortune in tax to the government. Drawing on our years of experience and trusted network we can deal with your estate planning and IHT issues in a way that meets your exact requirements.

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