

clarity



ARE YOU LOOKING FOR CLARITY?

2025

Knowing your wealth and financial plans are in order and arranged in line with your personal goals can give you valuable peace of mind.

For those with complex financial affairs, the need for expert financial planning and investment management advice is even greater. Finding the right adviser, who you can work with for the long-term, is essential.

That's why you need clarity.

Email:- enquiries@clarityglobal.com

clarityglobal.com

IN THE COMPLEX WORLD OF FINANCIAL PLANNING, YOU NEED CLARITY

Financial planning can be challenging at the best of times—and pensions are often particularly complex. With tax relief and employer contributions, workplace pensions are one of the most effective ways to save for retirement. But how can you be sure your financial arrangements are right for your unique situation? That's where we come in.

Here are just a few of the questions we help our clients answer:

- How much should I be saving for a comfortable retirement?
- Am I maximising the benefits available from my employer?
- Do I need to worry about the annual allowance, or lifetime allowance?
- What are the pension freedoms and are they relevant to me?
- I've reached the maximum tax-relievable pension limits, what are my options?

Whether you're looking for advice in relation to your workplace pension scheme only, or want some help with your broader financial plans and investments, we're here to help.

“

We have used clarity for a number of years and have found them to be very efficient and responsive to our needs. Their advice has always been sound, delivering positive results with professionalism and friendliness. ”



FINANCIAL PLANNING AND INVESTMENT MANAGEMENT SERVICES

Our tailored services ensure that your finances are aligned with your personal goals and objectives. Because everyone's circumstances are different, we offer bespoke advice when you need it.

Beyond pensions and retirement, we have extensive experience providing advice throughout the entire financial planning lifecycle, including:

- Investing for children
- Planning for education costs
- Wealth Preservation
- Inheritance tax and estate planning

HOW CLARITY CAN HELP

STRATEGIC FINANCIAL PLANNING ADVICE

- Identify and understand your financial objectives
- Develop a robust financial plan in line with your life goals
- Optimise your tax position
- Continually monitor and review your financial arrangements to ensure you stay on track

WEALTH MANAGEMENT SERVICES

- Assess how well your current portfolio meets your needs
- Recommend appropriate investments and wrappers
- Regularly monitor, review and rebalance your investments

clarityONLINE: EXPERT GUIDANCE, TOOLS, RESEARCH AND CALCULATORS

- Access our online research centre at: clarityglobal.com
- Benefit from expert guidance, opinions and research
- Use our calculators and other interactive modelling tools

You can benefit from an **initial consultation** with a clarity adviser, with **no cost or obligation**—either face-to-face, or over the phone. Once we understand your objectives and the type of advice you need, we'll outline our fees and the steps involved. From there, it's up to you to decide whether you'd like to engage our services.

“

I have found clarity's expert technical knowledge extremely useful when considering how the new pension rules affect my pension planning.

”





Important information: Our views are based upon our understanding of current legislation in England, unless stated otherwise. Levels and bases of, and reliefs from, taxation are subject to change and their value to you will depend upon your personal circumstances.

Risk Warning: The past is not necessarily a guide to future performance. The value of your investment and the income from it can fall as well as rise and is not guaranteed. You may not get back the full amount invested. This document is provided for information only and does not constitute advice. You should not act on any of the information without seeking professional advice.

© clarity Ltd 2025. clarity Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA does not regulate all types of pensions, mortgages or taxation advice.