



WEALTH MANAGEMENT
FOR WOMEN

EVA SERVICES

Financial advice that covers all areas of life

This guide covers the specific wealth management services we offer and how they might relate to you as an Eva Professional or an Eva Retiree.

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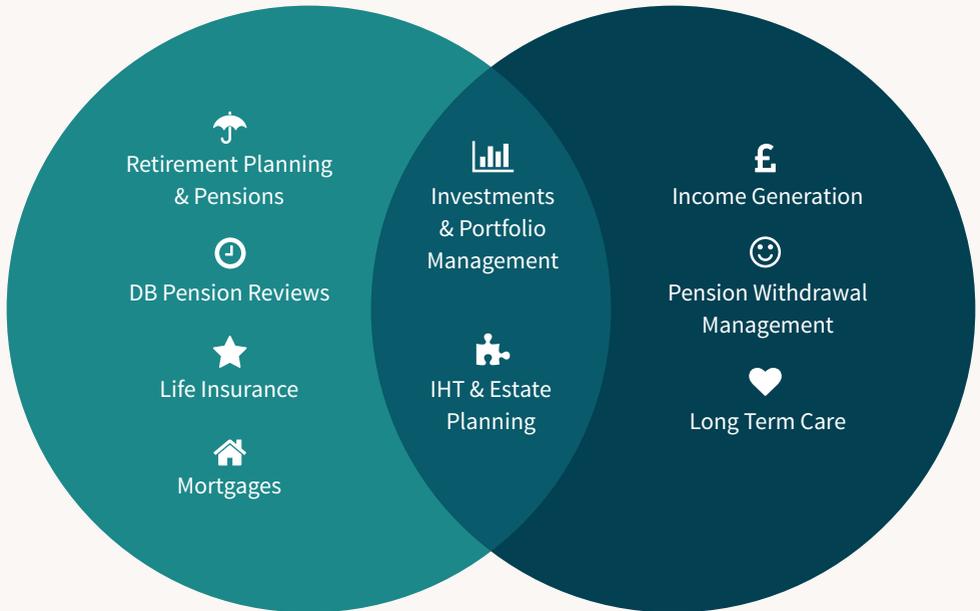
HOW CAN EVA HELP YOU?

Eva Wealth provides highly qualified independent financial advice. We aim to provide you with financial advice that covers all areas of life rather than limiting advice to just a product driven solution. This means that we will consider how all your plans and investments overlap and interact with one another in order to formulate the most effective and efficient strategy for you.

We believe our clients generally identify with one of the following stages:

THE EVA PROFESSIONAL

THE EVA RETIREE





EVA SERVICES

INVESTMENTS & PORTFOLIO MANAGEMENT

At Eva Wealth we do not believe that you can guarantee or control performance, or knowingly time the markets. However, we do believe that we can control our process using a methodical, repeatable, tested approach and that this does make a difference to investments over the long term.

Before we recommend an appropriate investment solution, we will assess your attitude to risk using a Risk Assessment Questionnaire and test your capacity to loss using various historical data. In other words, we will make sure that you understand the different types of risk an investment could be exposed to and the impact this could have on your objectives, before recommending anything.

MORTGAGES*

Obtaining a loan to finance a purchase of a property can be a strategic part of a financial plan. Whilst not relevant for everyone, where applicable, at Eva we will evaluate your needs and discuss with you whether raising a loan is the most suitable solution for you, and where it is, source you a competitive rate.

LIFE INSURANCE

Insurance is a highly emotive subject. As part of our holistic financial planning approach, we will help you stress test different scenarios which will highlight to you the impact of these scenarios on your lifestyle and future plans. This will help you make an informed decision as to what provision to put in place to protect your financial objectives.

RETIREMENT PLANNING & PENSIONS

As life expectancy continues to increase, State benefits will not be sufficient to sustain an equivalent lifestyle during retirement. It is more important than ever that you make adequate provision to sustain your desired lifestyle in retirement.

Pensions offer exceptional tax incentives including excellent opportunities for effective estate planning. However, at Eva we recognise that pensions are often not the only source of retirement income and focus should also be given to alternative investments to provide a highly tax efficient income source during retirement.

DB PENSION REVIEWS

A defined benefit (DB) pension (sometimes called a Final Salary Pension) is an employer provided pension scheme where the benefit you receive upon retiring is based on the years you worked for your employer (and were enrolled in the scheme) and your earnings during membership.

Recent pensions freedom legislation has not been extended to the DB pension regime and therefore it is possible to transfer your Defined Benefit pension.

The advice of a Pension Transfer Specialist is now required for most pension transfers involving safeguarded benefits above the value of £30,000 (typically Defined Benefit Pensions). At Eva we can take care of this for you. We will ensure that you understand the advantages and disadvantages of the options available to you and provide you with a fully detailed report with our impartial advice and recommendations.

IHT & ESTATE PLANNING

Having spent a lifetime growing your assets, at Eva we believe planning to ensure they are passed to those you love and want to receive them is essential. Using allowances and legislative provisions will help to reduce any Inheritance Tax liability on your estate. However, weighing up the tax benefits against your needs and plans is important to ensure the right approach is taken for your own needs and objectives.

We work closely with other professionals, such as solicitors and accountants, to ensure a joined up approach and maximum effectiveness of your plan.

LONG TERM CARE*

The cost of care is increasing. It is a difficult and emotional subject and often hard decisions will need to be made quickly. Thinking about the type of care and planning for the options will help make this process easier for you at a time when it could be particularly difficult for you or your loved ones. At Eva we can help you plan and implement a suitable strategy.

PENSION WITHDRAWAL MANAGEMENT

With pensions freedom legislation it is possible to take an income from pensions that can be flexible and changed as often as you need it to over the course of your retirement. Whilst the freedom for flexibility can be an excellent benefit, there is a heavy responsibility to ensure that your pension can support your income throughout your retirement. At Eva we help you map out and forecast your desired withdrawals so that you can make informed decisions regarding your withdrawal strategy and how to invest your pension assets appropriately.

INCOME GENERATION

During retirement it continues to be important to make use of allowances available to you. Therefore, your income during retirement will often be most tax efficient if generated from various sources. At Eva Wealth we will help you to design the most suitable income strategy for your needs.

** Where an advice need is identified in the area of MORTGAGES or LONG TERM CARE, with your permission we would refer this area of advice to our parent company, Clarus Wealth, where there are advisers who specialise in these areas. Your Eva Wealth adviser would remain in touch with the advice process through Clarus Wealth with you.*