



STEPHEN EVE
FINANCIAL PLANNING



**FINANCIAL ADVICE THAT
GIVES YOU PEACE OF MIND**



**A SAFE
PAIR OF HANDS**

www.stephenevefinancial.com

INTRO

Who Are We?

At Stephen Eve Financial Planning, we know it's important to have clarity in your financial future. Whether you're planning for retirement, need guidance on investments, selling your business, passing on wealth, or starting your savings journey, we're here to support you.

We are truly independent financial advisers based in Nottingham, passionate about holistic planning and cash flow guidance.

As a family-run business, we know what matters - a good quality of life, looking after those who mean the most to you, and the freedom to enjoy yourself.



You can find out about our background and team by scanning here

<https://stephenevefinancial.com/about/>



SERVICES

How We Can Help You

We are big believers in having a personal relationship with you. Once we understand your ambitions, we take great pride in helping you set a clear path towards those goals.

That could be through any combination of our services, tailored to you:



**Retirement
planning**



**Investment
advice**



**Estate
planning**



**Protection
planning**



**Cash flow
planning**



Scan the code to see our services in more detail:

<https://stephenevefinancial.com/financial-planning-services/>





CHARTERED STATUS

Financial advice you can trust

Our lead adviser is proud to be a Chartered Financial Planner and member of the Personal Finance Society, delivering the gold standard of service for clients.

The Personal Finance Society is the UK's leading professional body for the financial planning community. The title 'chartered' is given by the Chartered Insurance Institute (CII), the world's leading provider of training and qualifications to the insurance and financial planning profession.

What Chartered status means for you...

- ✓ **Quality advice**
- ✓ **Personal service**
- ✓ **Relevant, technical knowledge**
- ✓ **Ethical practice**
- ✓ **People you can trust**

All Chartered Financial Planners have completed degree-level qualifications and have at least five years' relevant professional experience. They are also required to evidence adherence to the Code of a valid Statement of Professional Standing. This confirms that they are professionally qualified, adhere to a code of ethics, and commit to ongoing professional development.

2PLAN

Our partner network: 2plan

2plan wealth management is one of the leading wealth management firms in the United Kingdom, providing tools, resources and guidance to select financial advisers across the country. Stephen Eve is part of the 2Plan network, which gives us access to best-in-class products, software, plus regulatory and compliance frameworks. Basically, it helps us to help you safely and smoothly!

Watch the video and learn more:



<https://vimeo.com/444487487>



OUR INVESTMENT PHILOSOPHY

The approach we take with investing is designed to make the process as smooth as possible for you. It's based on years of experience guiding clients, and coming to know the criteria that results in the right outcome.

✓ We believe in using research and evidence. We don't want to risk your hard-earned wealth. Rather than relying on one person who tries to 'beat the market', we work with trusted global fund managers on a long-term approach.

✗ We don't believe we can predict the future and in taking unnecessary risks – history shows that a diverse investment portfolio reduces financial risk and that's why our philosophy is based on sound evidence and theory.



Investing sustainably

It's natural to be concerned with the ethical challenges our world faces. Climate change, wildlife destruction, fair labour and other inequalities are our responsibility as humans to correct. That's why we offer ESG (Environmental, Social, and Governance) funds via a trusted specialist. This means the companies you invest in are taking significant steps to become sustainable. Ask your adviser to talk this through with you, if you are interested.



3 KEY INVESTMENT PRACTICES:

01 Trust the market and take a long term view

Successful investment strategies let the market do the hard work. Over the years, markets have created substantial wealth for investors and will continue to do so. We are yet to see an investment strategy that can repeatedly 'beat the market'. Patience is critical as small increases over time accumulate to create big rewards. Sticking to the long-term plan will always benefit over making hasty decisions.

02 Understand the balance of risk, return, and cost

It's widely accepted that risk and return go hand-in-hand. However, we're firm believers that the risk taken should be personalised to clients and never more than needed. Actively-managed, 'high-risk' portfolios claim to offer a better return, which is why costs are often higher. We believe in keeping costs as low as possible as history shows additional cost often outweighs the potential return.

03 Diversify to protect your investment

A curated, diversified portfolio future-proofs your investment against temporary market fluctuations. Spreading investment across asset classes (bonds, equities and property for instance), global markets, industries and companies, ensures volatility in one is mitigated by stability in another.



Where your adviser comes in

Money is understandably an emotional subject, which is why it's useful to have someone who is impartial and dependable to support with your financial affairs.

Worrying about financial loss can move us to make ill-thought-out decisions. Equally, the promise of short-term gain can result in knee-jerk, risky reactions. To mitigate this, we provide the stability needed for successful wealth management.

What you can expect from us

We're here to guide you through each step towards financial peace of mind. In our first meetings, we'll find out more about you and your goals. Following that, it's our responsibility to provide a tailored solution, implement it, then meet regularly to check in and ensure we still meet your objectives.



STEP 01 CONSULTATION

- Introduction
- Agree remuneration method
- Review existing plans
- Identify goals and objectives
- Information gathering

At our expense

STEP 02 ADVICE

- Assess objectives
- Research
- Devise investment strategy
- Select product(s)
- Recommendation
- Suitability report

Fee starts from here onwards

STEP 03 IMPLEMENTATION

- Apply to product provider
- Complete documentation
- Process applications
- Policy documentation

STEP 04 ONGOING SERVICE

- Assess continued suitability
- Complete new investment risk questionnaire
- Annual suitability report
- Ongoing access to your adviser

“We value having an adviser who is approachable and responsive at all times. It is reassuring to be regarded as clients whose requirements matter and to have all investment options clearly spelled out.”

– Mr & Mrs Morgan, Nottinghamshire

“Very knowledgeable, giving advice without jargon and making the complex more simple! Our recent review contained lots of actionable information which we are now putting into practice. Would 100% recommend.”

– Catherine Grainger

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Stephen Eve Financial Planning Ltd. is an appointed representative of 2 plan wealth management Ltd which is authorised and regulated by the Financial Conduct Authority. It is entered on the FCA register (www.fca.org.uk) under reference 980192. Registered office: 12 Regent Street, Nottingham, NG1 5BQ. Registered in England and Wales Number: 14084601.

