



DANIEL BLOOMFIELD

WEALTH MANAGEMENT

Retiree Service

Daniel Bloomfield Wealth Management provide a comprehensive range of assistance and support to retired clients. The package is all inclusive so you won't be billed every time you interact with our business - everything you need, now and into the later years of your retirement is provided whenever you need it. Our retiree service includes the following:

REGULAR MEETINGS

We realise you will want to be seen regularly, the only question is how often. For most people an annual review meeting is the core of this regular contact but if you (or we) feel that more regular meetings are necessary we can build them into your schedule.

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.

Periodically we will be in contact regarding issues that affect you, just to keep you updated. None of this is long-winded or difficult to understand. If there is anything more complex we'll call and explain it to you directly.

ADVISER ACCESS

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

- Telephone
- Zoom
- Email
- LinkedIn
- Text

“Don't worry if some of these new-fangled options aren't for you. We're still happy to speak to you on the phone or face to face at any time.”

Daniel Bloomfield, Financial Planner



Monitoring progress toward your goals

One of the highest value added tasks an adviser can perform is to simply keep you focused on your real goals and objectives. We'll do that every year at your review meetings.

INTRODUCTIONS TO OTHER PROFESSIONALS

If you ever need another professional to deal with a specific issue (e.g. your Will, or a complex tax issue) we have an extensive and trusted network of contacts we can connect you with*.

HELPING WITH BROADER FAMILY FINANCIAL ISSUES

Sometimes other members of your family face challenges that you would like to help them through. These could include things like:

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

We provide advice on each of these matters, as part of our retiree advisory service.

*These services are separate and distinct to those offered by Daniel Bloomfield Wealth Management and St. James's Place and are not regulated by the Financial Conduct Authority.



daniel.bloomfield@sjpp.co.uk | M. 07831 773 003
1st Floor, York House, 23 Kingsway, London WC2B 6UJ

www.danielbloomfield.co.uk



Ongoing advice to take away the complexity

Our aim is to reduce the complexity associated with managing your financial affairs so you can plan for the future with clarity and ease. Below you will find a summary of the other services we provide.

WEALTH ADMINISTRATION: REMOVING THE HASSLE

We 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.

INCOME MANAGEMENT: SENSIBLE STRATEGIES

We help to keep your income stable and secure regardless of what is happening out in the world. Our goal is to create a strategy to make your money last as long as you do. Clients tell us this is one of the most reassuring aspects of working with us.

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 unnecessary 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.

INVESTMENT ADVICE: MANAGING RISK AND REWARD

Our investment approach is straightforward and sound. Most clients don't need to be

taking unnecessary risks in their retirement years. We create a plan tailored to you and your specific needs.

TAX MITIGATION: MAKE YOUR MONEY GO FURTHER

Every bit of tax saved goes straight into your pocket. Smart tax planning can make your money last longer, providing you with more income each year so you can enjoy the retirement lifestyle you've worked hard for. This is a very important part of our service.

PENSION PLANNING: GUIDANCE AND ADVICE

Pensions are extremely tax effective but unfortunately they are also very complicated and confusing. We can guide you through the pensions minefield, keeping it clear and simple at the same time.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.



ONGOING ADVICE CHARGE

We will discuss with you the ongoing advice charges for our services. Our advice is not free. Details of the charges we make for our advice and how it is paid for are set out in the 'Key facts about our costs and services' document you receive. The cost for our advice is paid for and facilitated out of the overall charges levied on your investment. The advice charges will also be discussed with you and the specific amount charged will be provided on your personalised illustration. If you have any questions regarding this, please do not hesitate to contact us.



GUARANTEED ADVICE

To provide you with added peace of mind and reassurance, St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group, more details of which are set out on the group's website at www.sjp.co.uk/products.

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Daniel Bloomfield Wealth Management Ltd is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website www.sjp.co.uk/products.

SJP Approved 25/08/2023