

Arete Financial Planning

Headed up by Paul Harsum FPFs, the Arete Financial Planning team provides a holistic financial planning service for clients.

About Arete Financial Planning

Arete Financial Planning is a modern, client-focused financial planning business.

Our aim is to:

- Understand our clients' goals and objectives and what money means to them
- Build a tailored financial plan that will show them how to get there
- Be laser-focussed in our regular reviews to ensure our clients reach these goals

We work mainly with business owners and professionals who have or want control over their destiny. We have clients in a variety of industries with a particular focus on the Technology/Software sector and the Creative Industries/Talent sector.

Every client is different, but they do tend to have one thing in common: They recognise that in order to achieve their main financial objectives, they stand a greater chance of success if it is mapped out and regularly reviewed to ensure they are on track

We know that one size does not fit all. We work on both humble, down-to-earth plans up to extravagant, wondrous plans with everything in between. We never lose sight of the fact it is the client's money and the client's plan.

What we do

There are 3 main aspects to our service:

- **Lifestyle Planning:** Understanding our clients' goals and aspirations and creating a plan, using cash flow modelling software where necessary, to ensure they achieve the lifestyle they want.
- **Financial Planning:** Giving financial advice to ensure clients are being as tax efficient as possible whilst making the best use of all available allowances. We also review existing assets and investments to ensure they are appropriate.
- **Advanced Planning:** This is supporting advice given by either our team or by referring to our trusted connections in other firms. This includes, amongst other things, Life Insurances, Mortgages, Corporate Advice, Wills and Powers of Attorney, Tax and Trust Advice, Property Investment and Legacy Planning.

We charge for our services by way of an annual fee, which includes the three point advice process listed above. Additional services, as and when required, are provided at further cost but only when needed. When we oversee investments on behalf of our clients, we also charge a fee for oversight of investments and ongoing advice.

We believe that the way we charge is a key differentiator of our service. Our clients pay our fees and in return we work for them. We do not have to sell costly financial products in order to make a return for ourselves. Clients pay us and we advise them accordingly, even if it involves minimal financial products. Transparency is everything and clients can be confident we will always advise them in their best interests.