



# CLWxOMEN

Financial Planning designed *by women for women*



**Re-Defining**  
Financial Planning  
for Women

# Introducing CL4Women



CL4Women is a dedicated female-only financial planning service designed by women for women. When you're dealing with some of life's biggest issues, we know just how important it is to have someone to talk to who shares the same values...Someone who will take the time to explain what we do without complicating it. Rest assured, CL4Women is a jargon-free zone!

"Personally too, I think empathy matters. When you work with us, you'll know that you're not dealing with people who only objectively understand bereavement or divorce, or the consequences of life-altering decisions, you're dealing with people who understand. People who have been in those situations themselves.

So, whatever advice you need, I know our professional and qualified team can help you. Cockburn Lucas Independent Financial Consultants has worked hard to establish our award-winning reputation and we will aim to apply the same expertise within CL4Women to provide you with the same excellent experience."

*Jo Noon*

At Cockburn Lucas 4 Women (CL4Women) we never forget that your financial needs are as individual as you are. So we don't make sweeping recommendations; we give advice that is inspired by what you want to achieve now, and in the future.

Just to give you an initial idea of how we can help, we've divided our services into these broad areas:

## Security

Whatever your financial goals, we can help you achieve real financial security. Whether you're looking to save tax efficiently, or you're searching for reliable Financial Products, we'll help you identify the right solutions, with the right amount of flexibility built in.

## Responsibility

Working with a Financial Planner can be a liberating experience. Even if you've always left the responsibility for household finances and retirement planning to a partner, we can help you regain full financial independence. You'll have real control over your financial future. (And you won't have to go it alone, we'll always be there to give you a helping hand.)

## Trust

Do you know why so many women are discouraged from engaging in the financial planning process? They're often put off by all the statistics and the jargon; the pie charts and the bottom lines. At CL4Women, we 'don't just do' graphs and charts, we'll talk to you, gain your trust, and give you the knowledge and the confidence you need to get on track to meet your goals.

## Reliable outcomes

It can be hard to plan for the future. So one of the first things we'll do is make your future tangible...

We'll find out what you want to achieve. Where you want to be in ten, twenty or thirty years' time. Whatever stage of the journey you're on, we'll help you identify how much income you need to generate, or how much you need to budget for. And if there's a change of circumstances, we can help you readjust your plans to cope with a change in your career, a divorce, or the loss of a loved one.

## Our range of services include:

- Financial planning solutions you can trust
- Business and tax planning
- Retirement planning and divorce sharing orders
- Healthcare and protection
- Bereavement counselling
- Later life planning and care
- Inheritance tax planning and gifting
- Socially responsible investments

The Financial Conduct Authority does not regulate taxation and trust advice.

# Becoming a client

As a CL4Women client, you will receive caring, empathetic and practical wealth management solutions, with exceptional service levels. Here's how it all happens, in a bit more detail:

## 1 It starts with a chat

Every personalised financial plan we create starts the same way - we get together to talk things over.

We'll talk about your personal financial needs in the short term, but we'll talk about your long-term objectives too. We'll review your financial status and tax circumstances; and we'll agree your risk profile - to ensure we only recommend financial solutions you're comfortable with. (You can read more about that on Page 3.)

This all helps us build up a big picture so we can start thinking through possible solutions.

## 2 Introducing your solution

It's time to turn our recommendations into a proposed solution that fits the way you live your life. We'll send you a Financial Planning report which is a roadmap for how you can achieve your financial objectives.

## 3 Planning meeting

We'll get together and talk over the Financial Planning report and review our asset allocation plan, together with any product recommendations. This is where the 'magic' happens: our recommendations on their own will work well, but in consultation with you, we can devise your perfect way forward.

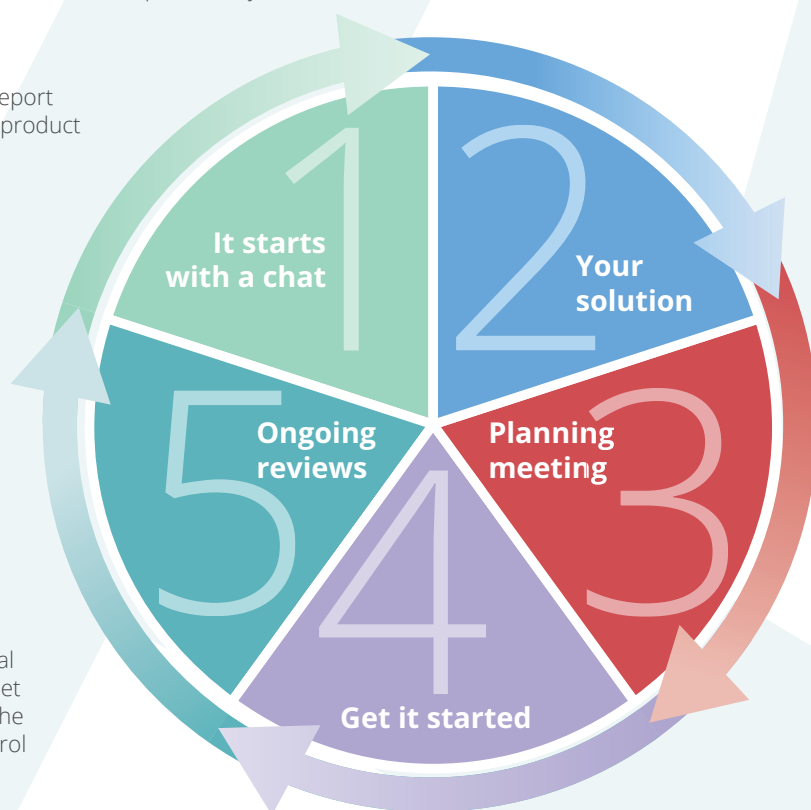
## 4 Get it started

We've talked about it, we've reached a mutual commitment to proceed, so it's over to us to sort out the admin and get things going...

## 5 Ongoing reviews

It doesn't end there. We'll meet up again to ensure that the allocation of assets we've suggested continues to work in line with your needs and risk profiles. We'll review economic conditions too and see what effect market fluctuations are having now, or could still have in the future.

We'll put some dates in the diary for a follow-up review meeting too. We usually recommend at least one annual meeting for a full review and evaluation, but we can meet whenever circumstances change. That way you'll have the reassurance of knowing you're always in complete control of your finances.



To become a new client at CL4Women, please contact us at [enquiries@cl4women.co.uk](mailto:enquiries@cl4women.co.uk) or 0115 981 9529, and a member of our Business Support Team will be more than happy to arrange an initial no-obligation meeting with one of our Financial Planners.

# A quick guide to risk profiling



## What level of investment risk is acceptable?

There's no right or wrong answer. But as part of our work with you, we'll determine the level of risk you're comfortable taking with your investments. As I'm sure you know, the value of your investments can go down as well as up, and there's no such thing as a 'risk free' investment. But this is where we could help.

In consultation with our expert planners, we'll assess your capacity for financial loss as well as the level of volatility you're prepared to tolerate. With your input at every step of the way, we'll settle on a risk profile that provides the kind of investment/risk ratio that feels right for you.

These are the steps we'll take:

### Your risk profile

We'll ask you to complete a Risk Profile Questionnaire to help us determine your attitude to investment risk. What kind of investor are you? Defensive, Intermediate or Progressive? We'll find out.

### Meeting your needs

All the advice we give will be based around your attitude to risk, as well as your personal needs. So we won't try to recommend investments that don't fit your profile.

For example, if you are a 'Progressive' investor, we're more likely to recommend a wider range of funds in equities. But if you are a 'Defensive' investor, we will focus more on capital protection and fixed income.

### Proof in the pudding

No ambiguity. Using the highly acclaimed Morningstar research software, we can show you, in real time, whether your investment portfolio is in line with your attitude to risk and your capacity for loss.

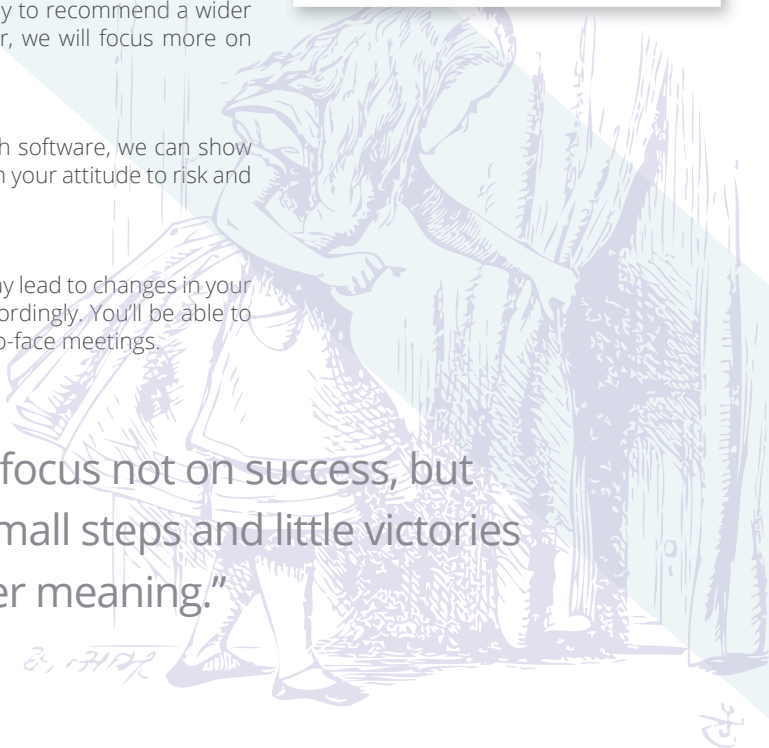
### What if my risk profile changes?

It's only natural that changes in your personal circumstances may lead to changes in your attitude to risk. And if that happens, we'll adjust our advice accordingly. You'll be able to discuss your ongoing needs with your planner at regular face-to-face meetings.



"The key to realising a dream is to focus not on success, but significance – and then even the small steps and little victories along your path will take on greater meaning."

Eleanor Roosevelt



# Overseeing your portfolio

We've carried out a Risk Profile, and we've established your attitude to financial risk. So we'll only ever recommend assets, and oversee assets that fit. But we go a little further... We'll also take your values into consideration when we recommend available assets and this is where we can help.

From the feedback we've had, we know it may be important to a lot of you reading this now. Practically, it means that as an option we can make you aware of any socially and ethically responsible investment opportunities whenever they're available - and where that is in line with your wishes.

## Here's how our fund selection process works

### Market analysis

We analyse and scrutinise market data to help predict future market outcomes and screen appropriate investments for you.

### Utilising professional contacts

We use our extensive list of professional contacts to help us determine appropriate strategies and products that will help you meet your financial goals.

### Tailor made

Your individual financial needs and risk profile, along with a detailed breakdown of your assets and liabilities all help us to build you a tailored investment strategy for the medium or long-term. The pie chart provides an example of a typical Multi Asset Portfolio which aims to diversify risk by spreading your Investment over different asset classes.

### What if my financial needs change?

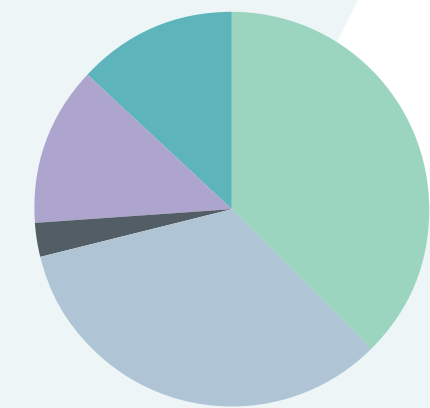
We know that, as times change, so do your financial circumstances. But don't worry. When change happens, we'll talk you through our recommendations for keeping your financial plan on track.

### Asset allocation

As part of our asset allocation process we'll recommend which assets we believe you should invest in, according to your personal needs and your attitude to risk. No one single asset class will perform consistently, so we'll help you maintain a balanced portfolio.

“Alone we can do so little,  
together we can do so much.”

Helen Keller



Asset Allocation	Portfolio
Equity	37.54
Fixed Income	33.71
Property	2.70
Cash	13.03
Other	13.01
Not Classified	0.00
Total	100.00



# Our Wealthmaster service

CL4Women provides a wide range of services which offer more than traditional financial advice. Our team of experienced Financial Planners will help you make those key and life-changing decisions when investing your money. Our advice will help you achieve the financial growth you want - in the way you want it. More than that, we'll give you the means and the confidence to take control of your financial future.

## Individuals

Everyone's needs are different. But part of the satisfaction of our job lies in helping each and every one of you achieve your very specific financial objectives.

Working with us, you can see finances grow, giving you the means to generate extra income in retirement, or providing a nest egg for future generations; it's up to you. You'll find out more at [www.cl4women.co.uk](http://www.cl4women.co.uk)

## Businesses

We work with a variety of corporate clients, from business owners to senior executives. Our informed, up-to-date advice on corporate financial matters, e.g. risk management, pension planning, profit extraction and employee-related benefits helps simplify your job. It's a value-added, stress-taken-away service. You can find out more at [www.cl4women.co.uk](http://www.cl4women.co.uk)

## Keeping a watchful eye

Setting you on the right financial path is just the beginning. As our working relationship develops, you'll see that there is just as much value in the work we do months and years down the line. We'll go on monitoring your portfolio, reporting back whenever we need to fill you in on economic changes affecting your investments.

## Working together

We've built up a great network of professional contacts, including accountants and legal advisers, who we trust implicitly. As and when necessary, we can introduce you to relevant specialists who will provide the same sort of diligent service that we would.

## What makes us different?

The financial world changes quickly. That's why at CL4Women we believe in taking a highly-disciplined approach to asset allocation, risk management and research. One that sets us apart from our competitors. We know that the key to meeting your expectations is a completely bespoke investment strategy, designed to help you achieve your individual investment objectives.

## Total return

The time we take to get to know you, and get a true feeling for your objectives really pays off... We'll work hard to help you achieve positive returns on your investments, irrespective of market conditions, over a normal business cycle. You should be aware that the value of your investment can go down as well as up, and that you may get back less than the amount Invested. You'll find out more at [www.cl4women.co.uk](http://www.cl4women.co.uk)

## In-depth analysis

Once a fund or product has been approved by our investment committee, we will go on analysing its performance to ensure that it continues to provide a suitable return based on your individual needs and objectives.

If, for any reason, this chosen strategy falls short of our careful selection criteria, we'll talk you through any changes we feel we need to make to improve your return.

“A dream you dream alone is only a dream. A dream you dream together is reality.”

Yoko Ono

## Charges and fees

Annual CL4Women fee for on-going advice and monitoring	
Up to £500,000 invested	1% per annum (payable monthly)
£500,000 – £1 million	0.75% per annum (payable monthly)
£1 million plus	0.5% per annum (payable monthly)

Transactional fees for initial advice (Maximum)	
First £100,000 invested	3%
Next £100,001 – £250,000	2%
£250,001 plus	1%

# Listening to you



## Women are from Venus

As part of our market research, we found a huge disparity between what our female-only clients want and what they actually get from traditional Financial Planning companies.

Prospective clients tell us they don't feel very comfortable with complicated statistics, pie charts and a focus on performance ratings, but that's what they tend to get from most providers. Instead, alongside this they value security over performance, and are less likely to go along with a higher level of risk at the outset, preferring to protect their investment values along the way. Working with a fellow female planner will ensure that advice is pitched at a level you can understand, simplifying the data and making it real.

### **"Let us begin."**

Our research has given us a fascinating insight into some of the little things that make a big difference. For example, we can tell you that, according to our survey, women tend to admire other women who have achieved something ethical or brave.

*Source: Cockburn Lucas Independent Financial Consulting Limited client feedback research August 2015, based upon the response of 18 replies*

In particular, our respondents cited people who have made a positive difference in the lives of those who are less fortunate; women like Mother Theresa, who said:

**'Yesterday is gone. Tomorrow has not yet come.  
We have only today. Let us begin'.**

This is so true. With so many of us trying to juggle home life with our careers, or our families, or even our own businesses, we never quite get around to doing things today. Like taking that all-important first step in planning for our future.

### **You can choose to invest responsibly**

We can all have a positive impact on the world around us. Even the little things we do can make a big difference; from the life choices we make every day, to how we choose to direct our money.

As consumers we can choose to support organisations who share our values. For example, we can choose to favour investments that make a positive difference to the lives of other people - and to the world we live in.

At CL4Women we take a responsible attitude to sourcing investments, giving you the opportunity to choose socially responsible investments if you prefer. We can talk more about this when we meet.

### **A simple 'no nonsense' approach**

We favour open and honest relationships with our clients. It isn't just friendlier that way, it's more efficient. Having that openness means we can talk to each other as adults. That's the basis of a working relationship that works.

You can ask us anything: no question is too silly, or too complex. We work hard to give you common sense answers. We can guide you through some complex issues without any of the usual jargon. (In our experience it only ever gets in the way.) But if you ever want a little more detail, we can go as deep as you like.

### **Can you make your money last?**

Women tend to live longer than men. But although our need for financial security later in life is actually greater, our opportunities to save for our retirement may be limited. There is the impact of career breaks when children come along. And the added responsibility of childcare may go on limiting women's ability to work full time: 27% of women with 1-3 dependent children are only able to work part time for many years.

The most worrying statistic is that nearly three quarters (71%) of women don't know how much they need to save to ensure a comfortable retirement, compared with a figure of 52% for men.

*Source: Scottish Widows literature November 2015 - Decade of Divergence*

### **So we think it's fair to say that:**

- 1) We need much more targeted engagement and education for women looking to navigate their way through the complex savings and pensions environment.
- 2) Conventional financial providers simply don't cater adequately, let alone well, for huge numbers of women.

That's why CL4Women exists. We're here to help you take the right steps towards achieving real financial security, and we're here whenever you need us.

Just give us a call on **0115 981 9529** to take the first step...

# Lets talk

Take the first step on your new financial journey, call us today for an obligation free meeting about your future with our financial and retirement investment specialists.

T: 0115 981 9529

M: 07879 880 980

[enquiries@cl4women.co.uk](mailto:enquiries@cl4women.co.uk)

[www.cl4women.co.uk](http://www.cl4women.co.uk)

Aspire House  
1st Floor, 19 Musters Road  
West Bridgford  
Nottingham NG2 7PP



COCKBURN LUCAS  
INDEPENDENT FINANCIAL CONSULTING

*The investment and retirement specialists for women*

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Professional Adviser  
awards 2014  
**WINNER**

GROWTH  
**INVESTOR**  
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OF THE YEAR