PERSONAL FINANCIAL PLANNING

EBCam

Employee Benefits
& Financial Planning

The key to a successful financial future is planning...

From starting out in your career, through to retirement and later life, you will have financial goals.

Working with an adviser to create a financial plan helps turn your goals into reality and, the sooner you start your financial planning, the greater your chance of meeting these.

Let us help you on this journey.

We offer so much more than financial advice...

At EBCam, we can offer impartial, jargon-free advice to you, your family and your business, to help you understand and make informed decisions about your financial future. We are proud to be ***independent financial advisers***, able to help you to achieve your financial goals by looking at a wide range of investments and pensions, as well as offering protection solutions and ongoing reviews and advice to ensure you remain on track to meet your goals.

But we offer so much more than financial advice: we deliver tailored, joined-up and complete lifestyle planning.

We aim to give you and your family peace of mind through a financial plan that you can have confidence in

What is most important to you? Is it making the most of retirement, or bringing this forward? Would you like to be able to fund your children's education, their wedding or a first home? Would you like to ensure the tax burden on your family is reduced in the event of your death? We look objectively at your goals and ambitions, taking a long-term view to design a plan that works for you as your priorities change throughout your life.

We advise on everything from investments to lifestyle protection, from planning for education expenses to planning for retirement. We also help you preserve family wealth through timely inheritance tax planning.

THE EBCAM TEAM

Our Financial Planning team is exceptionally well qualified, possessing advanced professional certifications, with a number of the team having achieved Chartered Status.

Collectively, the team boasts over 100 years of industry experience and specialises in various areas including pensions and retirement planning, later-life financial planning, and financial planning on divorce.

We provide a personal and professional service tailored to your individual goals and needs

OUR SERVICES

EBCam
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Investments ♥ Protection ♥ Advice

Pensions & Retirement Planning

Navigate the various pension options and create a financial plan to meet retirement goals, address shortfalls, and illustrate what a sustainable retirement income could be.

Investment Planning

Optimise investments and tax allowances, ensuring a smooth transfer of wealth to loved ones, and considering income tax, capital gains tax and inheritance tax.

Later Life Planning & Passing on Wealth

Manage your wealth, plan for changes in life, and pass on wealth to the next generation.

Protection

Put a financial plan in place to ensure the security of your family's finances in case of unexpected events. Protection policies, such as life cover, Critical Illness, Income Protection and Private Medical Insurance can be tailored to individual circumstances.

Executive Planning

Financial plans that include Business Protection (Shareholder or Keyperson Insurance) and Business Succession or Exit Planning. A customised plan can help to identify specific needs and ensure the future of the business interacts efficiently with personal financial goals.

PENSIONS & RETIREMENT PLANNING

Are you on course to stop working when you want to?

Will you be able to enjoy retirement and do all the things you want to do, without having to worry about running out of money?

The pensions world can be complicated, with numerous options to choose from both in terms of saving for retirement, but also the ways in which you can draw an income.

We can help you navigate your way through to retirement and beyond by understanding what you would like your retirement to look like, considering your current position, and using cashflow planning to illustrate the way forward.

By creating a financial plan, we can ensure you are on track to meet your retirement goals, meet any shortfalls in your retirement planning, and illustrate what a sustainable income in retirement might be.

INVESTMENT PLANNING

Maximise your financial plan through tax-efficient strategies

Arranging your financial affairs in the most tax-efficient way is a fundamental part of your financial plans. Be it structuring your investments to make use of your annual investment and tax allowances, to being confident about the level of wealth that will be passed to your loved ones on your death, there are various elements of your financial plan that can be structured for maximum tax efficiency.

How and where you invest your money can have a significant effect on your potential to grow long-term wealth. Our team can help to plan the right investment strategy for you - one that aims to increase the value of your investments and net worth over time.

Inclusive Financial Planning: Covering All Angles

Our financial planning approach takes into consideration income tax, capital gains tax and inheritance tax where applicable. We work alongside accountants and solicitors to guarantee that your financial plan is well taken care of from all angles.

LATER LIFE PLANNING & PASSING ON WEALTH

Helping you plan for your financial future

Throughout your life, we will work with you to make the most of your wealth, generate income and provide for changes in your circumstances. We will help you consider the loss of a spouse or partner, or a deterioration in your own physical or mental health.

We can also advise on the most appropriate way to pass wealth onto the next generation. In an era of unprecedented property prices and soaring education costs, passing on wealth, either during life or on death, is a key objective for many people.

Collaborating with your solicitor and accountant to secure your future

We can work with your solicitor and accountant to ensure that the correct documents are in place, for example your Wills or Powers of Attorney, and can advise you on the best strategies to start passing wealth to the next generation.

Working alongside your other advisers means that we can create a robust, tax-efficient plan taking account of the legal aspects, the tax position and the impact these plans might have on your own financial future.

PROTECTION

The importance of having a financial plan in place for the unexpected

No one likes to think about the worst happening and it can be easy to put off arranging cover until it is too late.

However, if something were to happen to you, the last thing you want your family to be worrying about is money.

Having a financial plan in place gives you and your family peace of mind, knowing that their financial security would not be compromised if the unexpected were waiting around the corner.

There is no right amount of protection as everyone has different circumstances; however, there is often a misunderstanding of how essential you are to your family, your business or the livelihood of others.

We can help you plan a tailored package of protection policies from the following types of cover: life cover, Critical Illness, Income Protection, Private Medical Insurance, and more.

EXECUTIVE PLANNING

Meeting the complex financial needs of Senior Executives and Company Directors

If you are a Company Director or Senior Executive your financial needs can be complex, particularly if you have a shareholding in the business. This combined with your wider family financial planning can lead to a more detailed financial plan being required. We can work with you to identify your specific needs and create a plan to meet these.

Our expertise in Business Protection and Succession Planning

Areas we cover include Business Protection (Shareholder or Keyperson Insurance) and Business Succession or Exit Planning. How the future of your business interacts with your personal financial future can be key to understanding how your goals can be achieved.

WHY CHOOSE EBCAM?

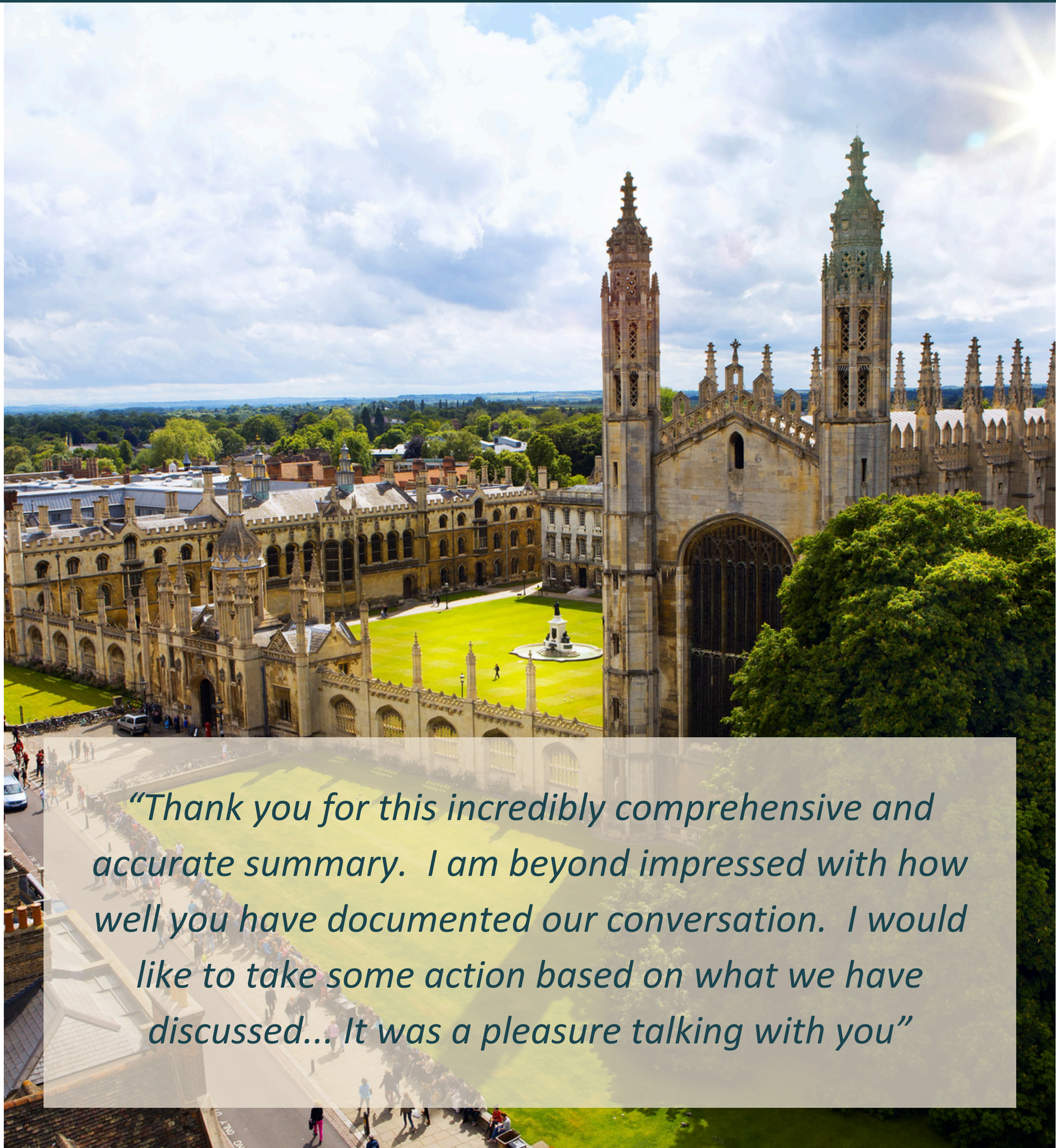
At EBCam, our mission is to assist you in achieving success

We are proud to be independent financial advisers, offering support, guidance and advice to both individual clients and businesses. We put our clients at the centre of everything we do; this allows us to provide recommendations that are suitable for you.

Our financial planners will be with you every step of the way, listening to you...

Listening to you ensures we understand you, who you are and what you want or need to achieve. It is this level of understanding that allows us to provide appropriate recommendations to meet your goals.

As independent and trusted advisers, we build long-term relationships with our clients by providing excellent service, and value, working with them throughout their lives as circumstances change.



"Thank you for this incredibly comprehensive and accurate summary. I am beyond impressed with how well you have documented our conversation. I would like to take some action based on what we have discussed... It was a pleasure talking with you"

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GET IN TOUCH

If you would like to learn more or schedule a meeting, please get in touch with the team:

Phone

01223 297 060

Email

financialplanning@ebcam.co.uk

Website

www.ebcam.co.uk

Address

Unit 6, Fornham Business Court
Fornham St Martin
Bury St Edmunds
Suffolk
IP31 1SL

St John's Innovation Centre
20 Cowley Road
Cambridge
CB4 0WS