ASPIRA CORPORATE SOLUTIONS

“As a client focused business we work tirelessly to ensure our clients’ needs are at the heart of everything we do. Our team of skilled Financial Planners and Corporate Consultants are dedicated to delivering exceptional service to help clients achieve their goals. We’re also a business that values and invests in its employees. Providing them with a supportive work culture, opportunities to progress their career and competitive benefits packages to help their happiness and wellbeing.”

Derek Miles, CEO

ABOUT ASPIRA

Established in 2003 and headquartered in Bristol, Aspira has become a driving force within the financial advisory and employee benefits sector.

We are an end to end financial services company providing high quality financial advice for individuals and organisations of all sizes and sectors. Our services are delivered by specialist, qualified financial planners and corporate consultants and assisted by a large team of dedicated support staff in person and via digital means.

OUR VISION

Mission

To provide trusted financial planning

We are a unified and connected team of professional people, genuinely proud of our organisation, our clients and the work we do.

Our collective experience combined with strong leadership means we are able to recognise our clients' individuality and simplify everything to create bespoke financial solutions that create a better future.

Vision

Financial planning our clients want to shout about

A secure financial future for each and every client, confidently crafted by a reliable and engaged team is our ultimate ambition. We will be relentless in the pursuit of a future our clients can feel good about. One where they can realise their aspirations, safe in the knowledge that their finances are working as hard as they possibly can for them.

And we will do this by consistently striving to question, evolve, challenge and exceed expectations. Every single day.

Culture

Proactive

We take ownership of our clients' financial futures and act with pace but not haste, getting things right first time.

Simple

We aim to make our clients' lives as straight forward as possible by finding the simplest, most effective financial solutions for them.

Collaborative

We combine our collective experience to create the best outcomes for our clients.

Trusted

We keep our promises and ensure that our actions consistently match our words.

Sustainable

We strive to make our world a better place through our advice, generosity and commitment to sustainable ways of working.

Proud

We are an exceptional team proudly working together to build a better future for all.

OUR CORPORATE TEAM

Aspira have the technical expertise and experience to help achieve your business objectives, while also meeting your wider regulatory responsibilities. No matter the size of your business or which sector you work in, Aspira's Employee Benefit Consulting provides the specialist services you need to recruit the best talent, retain existing employees, save money and safeguard the future for your company and your employees.

We do this by becoming an extension of your HR and Benefits team, providing specialist advice and governance on workplace pension arrangements and a full suite of employee benefits.

Our group risk experts partner with you to understand your needs and objectives to ensure that we deliver an employee benefits package which not only meets your contractual, moral and legal obligations but also fits with your budget and is valued by your employees.

Our holistic approach identifies any gaps and overlaps in your benefit provision helping you reduce costs and ensure your benefits work together in a truly integrated way giving you the best possible return on your benefits spend. As part of our holistic approach we work with you to encourage and increase employee engagement by providing guidance and advice seminars, Financial Wellbeing presentations and specialist workplace advice. We can also help you digitise your benefits offering through our Bionic Benefits platform.

We can help with all of the following:

- **Group death in service**
- **Group income protection**
- **Group critical illness**
- **Group private medical insurance**
- **Cash plans**
- **Dental schemes**
- **Optional salary exchange benefits**
- **Customisable benefits platform**
- **Additional family cover**
- **Workplace pension consulting and benchmarking**
- **Pension scheme management and governance**
- **Technical & regulatory advice**
- **Employee guidance and engagement**
- **Financial wellbeing services**
- **Salary exchange guidance and implementation**

Corporate Team Coverage and Support

We have an experienced team of corporate consultants covering the whole of the UK.

https://www.aspirafp.co.uk/about-us/our-team/team/corporate-team

Testimonials from corporate clients

"My Consultant is a lifeline to me, I couldn't do anything around benefits or pensions without them."

EnTrust Global

"Always prompt in getting back to us on any Employee Benefit questions we have. We feel valued as a client and that is very important these days."

Slater Financial Ltd

HOW WE ADD VALUE TO YOUR BUSINESS AND SAVE YOU MONEY

Workplace Pension Consulting – We'll analyse current arrangements to ensure they provide value for members. Then we support employers from the initial steps of procurement, through to implementation and ongoing pension scheme governance.

Healthcare & Wellbeing – Our experts provide advice on employee health care and wellbeing strategies for the modern diverse workforce. We help you achieve the best balance between cost, service and benefits to deliver an effective healthcare and wellbeing strategy which results in a healthier, more engaged workforce.

Group Risk – We partner with businesses to support their position as a caring employer who provides a financial lifeline to people when they need it most. We take care to understand needs and objectives and to ensure that we deliver a package which not only meets contractual, moral and legal obligations but also meets budget requirements and is valued by employees.

Bionic Benefits Platform – Our platform gives your employees access to their benefits on a mobile device, laptop or desktop as well as streamlining administration for your internal team. Supported by our implementation team we'll get your white-labelled platform set up quickly, making it as effortless as possible to go digital.

WORKPLACE PENSION ADVICE

How we can add value

We offer workplace pension advice to all employees to ensure they become knowledgeable in respect of the group pension scheme and their own retirement savings.

Our team can provide advice and guidance to employees during the accumulation phase and can tailor an investment plan to suit their level of risk as they progress through their career.

Workplace advice not only leads to higher levels of employee engagement with your workplace pension scheme but also provides increased financial security and awareness for your employees.

Our workplace advice service provides the following services to employees:

- **Identify individual financial goals**
- **Understand the workplace pension scheme**
- **Establish their attitude to risk**
- **Provide a suitability report**
- **On-going advice in accumulation phase**
- **Consolidation of old pension pots**

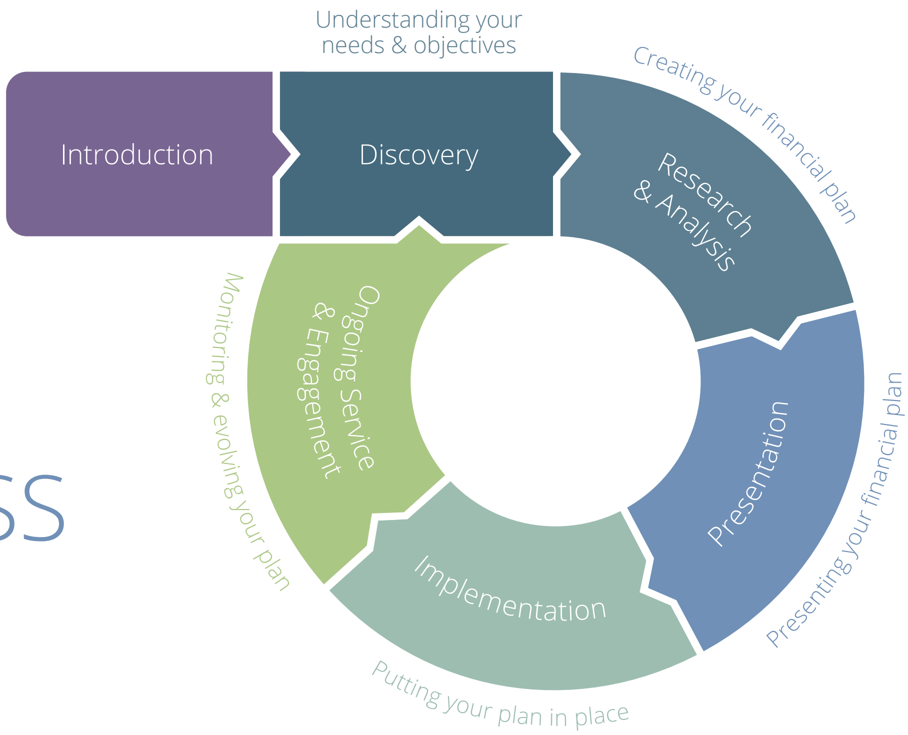
PRIVATE CLIENT OVERVIEW & CAPABILITIES

Financial Planning is at the heart of what we do and while you may buy services from us on a transactional and one -off basis for a fixed fee, we believe we offer better value when you subscribe to our Financial Planning Service. Cash flow planning is the sat nav of financial advice. We use it to help you achieve your lifestyle goals and to give a snapshot of progress along the way. By anticipating the impact of setbacks, such as bereavement, ill health, divorce, or redundancy, we help you remain in control of your financial future. Our ongoing service means we revisit your plan annually, taking into account changes in your objectives and circumstances to make sure you remain on track.

Our Financial Planners provide advice across wide range of subjects and specialisms, including:

- **Investment planning**
- **Saving for retirement and accessing pensions**
- **Income generation**
- **Wills and estate planning**
- **IHT planning**
- **Cash flow modelling**
- **Access to bespoke investment portfolios**
- **Financial planning on divorce**
- **Later life planning**

OUR ADVICE PROCESS



VALUE OF ADVICE

People who take advice are...

On average **£47,706** better off

Less likely to fall victim to scams

Better prepared for retirement

Up to 50% better off with ongoing advice compared to one-off advice

24% boost to pension wealth for those 'just getting by'

Source: ILC UK, 2019 https://ilcuk.org.uk/wp-content/uploads/2019/11/ILC-What-its-worth-Revisiting-the-value-of-financial-advice.pdf

PRIVATE CLIENT TEAM COVERAGE & SUPPORT

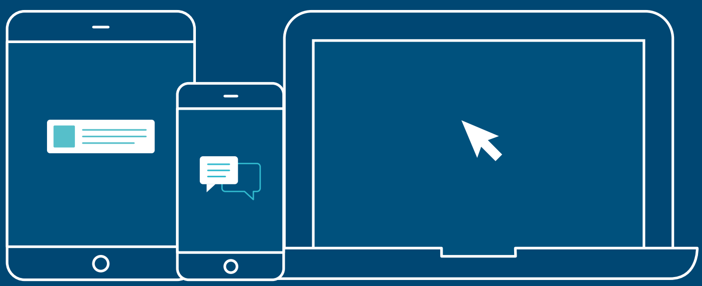
Our team of experienced Financial Planners can help individuals with holistic financial planning and are supported by circa 40 Client Support team members and circa 15 Paraplanners across the group.

Our financial planners work across the UK in three regional teams:

BIONIC ADVICE TEAM

Many people don't seek financial advice because it seems unaffordable. We have developed our Bionic Advice team to serve clients with non-complex advice needs using technology to keep fees lower and more affordable than traditional financial advice.

This service is intended to address the advice gap and uses our client portal, virtual meetings and video calls to make personalised advice more accessible.



OUR ONLINE SERVICES

Our online tools bring together a number of resources that allow you to manage all of your finances in one convenient, accessible place on any of your devices. Explore our resources to access insights into your spending, set savings goals, manage your investments and plan for your financial future.

Will Writing Service

We have partnered with Gosschalks solicitors to offer a quick and easy way to arrange your will online. Just answer a few questions at your convenience and a solicitor will draft your will for you.

Personal Finance Portal (PFP)

Manage your personal investment portfolio online.

An engagement portal only available through your financial planner. The PFP enables you to view your fund information and financial portfolio in an instant and provides a secure communication platform to engage with your financial planner.

ASPIRA

HOW TO CONTACT US

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www.aspirafp.co.uk

disability confident COMMITTED

Carbon Neutral Britain™

CARBON NEUTRAL BUSINESS 2023

September 2023