

ASPIRA


# WHY CHOOSE ASPIRA CORPORATE SOLUTIONS AS YOUR ADVISER?

Your guide to our services



# Contents

- 3 What We Offer
- 6 How We Work
- 7 Bionic Services
- 8 Regulatory Status  
& Consumer Protection
- 9 Annual Subscription Service
- 9 Financial Education
- 10 Next Steps



**Aspira Corporate Solutions** (ASPIRA) is a national financial advisory firm established in 2003 which provides financial advice via the workplace to both employers and individual employees.



# What We Offer

Our goal is to help people from all walks of life achieve their personal financial goals.

## Workplace Advice

We firmly believe that personal advice delivers better outcomes as well as peace of mind. Whether you're an employer, or an individual we'll take the time to explore your goals and aspirations, creating a tailored financial plan.

## Continuous Support and Guidance

As time passes, incomes, circumstances and aspirations change, and so financial plans need to change too. That's why we regularly review and amend our clients' plans, while keeping an eye on opportunities for minimising tax and maximising returns. This ongoing support provides clients with the confidence and reassurance that come from financial security

For individuals, ASPIRA offers holistic financial planning, regulated advice on retail investments and savings, retirement planning, estate planning, care fees funding, tax planning, education funding, life and health insurance, financial planning on divorce.

Evidence from a study by the International Longevity Centre points to **advised clients being over £47,000 better off at retirement** and those who take regular advice having more confidence about their retirement plans.<sup>1</sup>

# Financial Planning

**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, or redundancy, we help you remain in control of your financial future.

## Our Financial Planning Service Includes:

- 1 An in depth understanding of your circumstances and goals.
- 2 The building of a strategic plan to help meet your goals now and in the future.
- 3 Governed portfolios to provide ongoing oversight of investments, so they remain appropriate.
- 4 Oversight of changes in legislation to adapt the financial plan as required.
- 5 A regular review of the plan to take account of changing circumstances and needs.



# Wealth Management - Governed Portfolios

**The Governed Portfolios** make up the core investment offering. These are risk rated with emphasis on the timeframe over which an investment is likely to be held.

The governed portfolios are designed and overseen by the Investment Committee. This comprises senior staff, with input from independent experts, reviewing the mix of assets within the portfolios.

Portfolios are invested in passive investment funds which track investment markets, so that investors can benefit from market exposure, with low fund management charges. The discretionary managed service means that changes can be implemented swiftly.

The Investment Committee reviews the governed portfolios quarterly. Investors receive a bulletin with our thoughts on investment markets and detailing any changes made to the portfolios.

The discretionary portfolios are managed by a professional fund manager who implements the changes required and makes other incremental adjustments in between the quarterly cycle.

The value of an investment can go down as well as up. Past performance is not a guide to future performance, when investing capital is at risk.



**Our governed portfolios aim to smooth out the extremes of market volatility,** to provide clients with greater certainty of achieving their goals.<sup>2</sup>

# How We Work

## A Team Effort

You will have a dedicated financial planner and client services administrator appointed as your principal points of contact. The adviser's role is to act as strategist and counsellor. They will get to know you and your family, understanding what your goals and ambitions are, creating a financial planning strategy to make achieving them a reality.

## Implementation & Administration

The client services administrator assists the client and adviser with information gathering, record keeping and transactional administration to make this as smooth an experience as possible.

## The adviser is responsible for:



Understanding your circumstances and needs and any changes in these



Developing an overall financial strategy to help meet those needs.

### Which includes:



Selecting the range of services to be offered



Helping you identify an appropriate level of investment risk



Identifying barriers to you achieving your goals and removing or mitigating these



Selecting tax efficient solutions



Selecting products and investment strategies which are suitable and competitively priced



Explaining the advantages and disadvantages of the solutions selected and alternatives



Implementing the recommendations made



Arranging regular reviews on an annual or agreed basis

# Online Services

**ASPIRA recognises the benefits of using technology to deliver solutions to you.** We have designed some services to be part self-service and part technology driven, so that you may access them conveniently at a competitive price. Our online services are delivered via technology but also give access to human expertise when needed.

This includes the Personal Finance Portal to securely share documents and exchange communications, see valuations of investments and access to our reports.

Additional complimentary services include:



**Click here to find out more >**

You can send instructions to a solicitor to draft a will or power of attorney or shop around for the most suitable savings accounts all from the comfort of your own home.

The Financial Conduct Authority does not regulate deposit accounts and legal services.

# Regulatory Status & Consumer Protection


Aspira Corporate Solutions is a regulated adviser, our advice is fully independent and covers the whole of the market.

We are authorised and regulated by the Financial Conduct Authority (FCA) which sets standards for the advice market, including professional qualifications. Through regulation the FCA seeks to promote good consumer outcomes.

Regulated advisory firms are required to meet minimum capital adequacy requirements so that consumers may be confident the firm will remain solvent and able to provide continuity of advice.

As a regulated firm, Aspira Corporate Solutions has a complaints process which is overseen by FCA regulation and includes access to the Financial Ombudsman Service (FOS) and Financial Services Compensation Scheme. We seek to resolve complaints without the need for clients to appeal to FOS.

Our complaints process is backed up by professional indemnity insurance.

A photograph of two men in a professional setting. The man on the left has a beard and is wearing a maroon sweater over a collared shirt. The man on the right is balding and wearing a white shirt with a dark vest. They are both smiling and looking at a tablet held by the man on the right. A teal speech bubble is overlaid on the bottom right of the image.

As advisers **we seek the most suitable outcomes for clients**, taking account of your personal circumstances, needs and ambitions.



# Ongoing Service

Your ongoing adviser charge pays for the governed portfolio service and includes an annual update of your finances with an adviser, the Personal Financial Planning portal and access to online services and monthly newsletters.

Ongoing service is paid for by an ongoing adviser charge from your investments, or by monthly direct debit, or a combination of both. The cost of this service is 0.75% p.a. as per the Client Servicing Agreement.

# Financial Education

## Blogs

Educating our clients so that they can make better informed decisions is part of our brief. We issue regular blogs here:

**[www.aspirafp.co.uk/aspira-inform](http://www.aspirafp.co.uk/aspira-inform)**

# Next Steps

We offer a free initial chat to explore how we might help you achieve your financial goals.

**To find out more about how our service can be tailored to your needs:**

Send us an email

Call us on **01454 632495**

## Sources

1. Revisiting the Value of Financial Advice, International Longevity Centre 2019
2. FE Analytics





# ASPIRA

0800 048 0150

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

[info@aspirafp.co.uk](mailto:info@aspirafp.co.uk)

7th Floor, East Wing,  
3 Temple Quay,  
Temple Back East,  
Bristol, BS1 6DZ

The Financial Conduct Authority does not regulate taxation and trust advice, will writing, school fees planning and care fees funding.

Aspira is a trading name of Aspira Corporate Solutions Ltd. Aspira Corporate Solutions Limited is registered in England and Wales; company registration number 07839452. Aspira Corporate Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Registered Address: 7th Floor, East Wing, 3 Temple Quay, Temple Back East, City of Bristol, BS1 6DZ.

August 2023