



**EQUANIMITY**  
INDEPENDENT FINANCIAL ADVISERS



# about us

Let's face it, seeing a financial adviser is never going to be top of your list for a fun afternoon. But deep down you know that getting professional advice on your finances would be time and money well spent. At Equanimity we also like to think it'll be a faster, friendlier and a lot more interesting than you imagined.

Equanimity means 'balance' and that's exactly what we bring to your finances. We adopt a holistic approach to financial advice recognising that a change in one area will impact on others. So, while you may come to us for specific advice on a mortgage, pension or investment we will always take the time to look at your bigger financial picture and advise you accordingly.

We appreciate that money is a deeply personal matter and so we pride ourselves on building a strong rapport with our customers. Before we offer any advice we will spend time getting to know *you* as well as your finances. By establishing a good relationship built on approachability, openness and respect, we will work *with* you to achieve your financial goals.

Equanimity is proudly independent, providing unbiased advice on financial products from every provider—all with a transparent fee structure that reinforces our impartiality. We are also one of relatively few financial advisers to really understand and actively offer a broad range of ethical products. This reflects Equanimity's core philosophy—to always do the right thing.



Authorised and regulated by the Financial Services Authority

# financial review

Many people are afraid to look too closely at their finances but with Equanimity's friendly and professional approach you can confidently take control of your financial future. Everything begins with a free one-hour consultation followed by a full financial review if you instruct us. This review, printed for reference, is a frank and thorough statement of your current financial situation and your financial goals. It is an invaluable service in its own right but also forms the basis of any advice about specific products.



NEW YORK



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## general savings

Whether you're saving for a rainy day or something more exciting—Equanimity believes saving is about structure. Starting with a clear understanding of your goals, Equanimity will advise on the best places to save, how much to put away and how long for—all with the right levels of flexibility and risk for your circumstances. We can set up a direct debit for you and provide regular reviews as your circumstances change to really help your savings grow with you.



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# retirement planning

Retirement is probably the most important but most neglected area of your finances. Equanimity offers a wealth of retirement possibilities from pensions to ISAs to property investments. With the highest qualifications and expertise in providing independent pension advice—including the latest government schemes and incentives—Equanimity can also advise on the best way to release your capital and on planning for inheritance tax. We'll discuss your expectations, assess your options and help you put your retirement plan into action.



# lump sum investments

Finding yourself with a lump sum to invest is a one-off opportunity to make a positive difference. At Equanimity we will consider your whole financial situation and advise you on the best way to allocate your funds between current and future commitments. Your personalised plan could combine actions such as paying off your mortgage, starting a savings scheme, boosting your pension fund or investing in shares to ensure that your windfall doesn't just melt away but actively contributes to your life and financial future.



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# mortgages

Equanimity has extensive mortgage experience and can give independent advice from the whole of the market—and as such we are in an excellent position to help you get the mortgage you want. But because getting a mortgage is easier than paying it, we're committed to providing independent, honest and realistic advice based on a thorough understanding of your circumstances. In this way we'll work with you to ensure you don't just get a mortgage—you get the right mortgage that you can really live with.



# financial protection

Because you never know what's around the corner, Equanimity can prepare you for the worst while hoping for the best. We help you take stock of your responsibilities and offer independent advice on a wide range of income protection policies designed to cushion the financial blow to your family in the event of redundancy, accident, illness or death. They may not be nice to think about—but once in place they offer peace of mind to you and your family.



YOUR



## corporate advice

Even small limited companies need regular financial advice to make the most of their assets and fulfil their legal requirements. At Equanimity we specialise in helping small businesses with their finances. Once we thoroughly understand you and your business we can help you keep pace with ever-changing financial responsibilities while providing tailored benefits packages designed to support, motivate and retain your workforce.



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