PW& PARTNERS
EDINBURGH FINANCIAL SPECIALISTS

...HELPING YOU MAKE IT HAPPEN!

LIFE HAPPENS

PLAN FOR IT

LIVE IT

LOVE IT

PARTNERS
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LIFE HAPPENS. **PLAN IT LIVE IT LOVE IT**

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HELPING YOU MAKE IT HAPPEN

We are a highly qualified team of passionate and accessible Financial Advisers. We provide extensive financial planning and money management services, whatever your financial situation, to support you in achieving complete Financial Wellbeing.

We are here for all the ups and downs life can throw your way. From buying your first home and protecting your loved ones (should the worst happen), right through to Retirement, Estate, Inheritance Tax (IHT) & Later Life Planning - ensuring your wealth ends up in the hands of the people it was intended, with the least amount of tax deducted.

Our ultimate aim is to help you make your goals, aspirations and dreams a reality.

PLAN IT

We will work closely with you to fully understand your goals and aspirations in order to guide you and provide you with tailored advice and solutions to help you get to where you want to be.

LIVE IT

Life is for living – so whatever stage of life you are at, we look to offer you comfort and security now and for the future by making your money work harder for you. Our goal is to help you achieve Financial Wellbeing – which in turn creates peace of mind for you and your loved ones.

LOVE IT

We love what we do. Our passionate, caring and tailored approach to Financial Planning stems from our desire to help our clients love life and live it to the full.

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INVESTING IN YOUR FUTURE - HELPING YOU MAKE IT HAPPEN...

"Seamless service from start to finish.

The team are amazing, nothing is ever too much trouble. As a client I feel they know my needs instantly and give the best advice to my situation. As a team together they communicate with you and each other to ensure you are always on the right path and looked after.

Friendly, personable and caring are only a few words that jump out at me. They have helped me build my portfolios, given me investment advice and helped me plan for my future. They are a godsend, that's why I've recommended so many of my friends, family and colleagues to them."

Mark Beattie, Professional and Business Owner, Aberdeen

SECURING YOUR DREAM HOME – HELPING YOU MAKE IT HAPPEN...

"Martha has been and continues to be a pleasure to work with.

Nothing is too much bother for her, and she is polite and professional throughout our meetings. She genuinely has my best interest at the forefront and will explore all options and discuss her findings in terms I can understand. Martha also put me in contact with a Will specialist which I would have probably not got around to doing without her help. I would not hesitate to recommend Martha to friends or family. I think she is a credit to the team."

Kathleen McIvor, Secretary, Edinburgh

PLANNING FOR YOUR DREAM RETIREMENT – HELPING YOU MAKE IT HAPPEN..."

I have a sense of relief that my pension and savings are in very capable hands, and I can relax and live my best life knowing that my finances are being managed so competently."

Janice Conner, Retired, Edinburgh

REMOVING THE STRESS FROM YOUR FINANCIAL AFFAIRS – HELPING YOU MAKE IT HAPPEN...

"PW & Partners Ltd is an amazing team that takes the stress and worry from your financial affairs. They have arranged several mortgages for us, both residential and buy-to-let and more recently helped me to decide about a financial investment plan with my hard-earned retirement funds. We have recommended them to colleagues and friends who have also been impressed by their first-rate knowledge, communication and problem solving."

Don Tait, Retired, Edinburgh

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And that is why we do what we do, to help make things happen for our clients using our collective expertise which covers a spectrum of services required throughout life:

PW & PARTNERS

HOW WE HELP YOU MAKE IT HAPPEN

At PW & Partners, we understand that seeking Financial Advice can be a significant step. It requires an investment of your trust and hard-earned money.

We also know that life has a habit of throwing the unexpected at us! What we look to do, is plan ahead, so if this happens your financial situation is strong because of the adaptable way we work to find solutions just right for you.

We listen, understand, discuss, plan and aim to deliver results through our full-service offering to help you achieve your financial goals and life aspirations. We are dedicated to helping our clients achieve Financial Wellbeing and will hold regular review meetings with you to keep on top of changing circumstances. That way, we make sure your finances are always in order and you have a clear plan of action for the future.

We also push the boundaries to get you to think in more detail about what it is you really need, whilst helping you to understand the facts and figures and what that actually means for you in reality.

EXPERTISE

INVESTMENT PLANNING
Comprehensive investment solutions to help protect and grow your money to achieve personalised financial goals and aspirations. The value of investments can rise and fall. Positive returns are more likely if you invest for the long term, but this is not guaranteed and you could get back less than you invest.

TRUST* & ESTATE PLANNING INCLUDING INHERITANCE TAX PLANNING
Guiding clients to help them make the most of their money throughout their lifetime whilst safeguarding it for future generations.

MORTGAGE ADVICE
Pragmatic, helpful, reliable an flexible approach to finding the right mortgage for you, whether it's a first time buy or home for life. We believe our Mortgage Advice Service is one of the best in the country.

PRE-RETIREMENT PLANNING
Carrying out a no-obligation review to ensure you are saving enough towards your retirement along with reviewing accumulated pension pots. We help simplify this complex topic for you and deliver tangible results.

POST-RETIREMENT PLANNING
Going back to basics through meaningful, open and honest conversations with our clients. This allows us to truly understand what planning and strategies you require now, in order to spend your retirement enjoying it to the full; knowing that you have plans in place to make your dream retirement a reality.

LATER LIFE PLANNING
Working closely with individuals and/or families (and their solicitors) when Later Life Planning for those in their later years or vulnerable adults with incapacity.

PROTECTION
We help ensure our clients are fully protected for all of life's ups and downs. Protecting for the 'what ifs' shouldn't just stop at car and home insurance. For us, Protection is one of the most important things people should have in place to protect themselves and their loved ones – and the sooner you get it sorted, the less it costs.

We have access to in-depth specialist professional expertise, a distinct approach to Investment Management and most importantly, St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group – offering our clients further peace of mind.

DO SOMETHING YOUR FUTURE SELF WILL THANK YOU FOR...
WE OFFER A NO-OBLIGATION FINANCIAL REVIEW AND/OR PENSION REVIEW – SIMPLY GET IN TOUCH WITH US OR HEAD TO OUR WEBSITE TO FIND OUT MORE AND BOOK YOURS

Your home may be repossessed if you do not keep up repayments on your mortgage.

*Trusts are not regulated by the Financial Conduct Authority.

OUR VALUES

AT THE HEART OF EVERYTHING WE DO

At PW & Partners, our values are the driving force behind our successful business. They embody who we are and what we stand for. As a team, we are dedicated to embracing and embodying these values every single day.

OUR CORE VALUES

COMPASSIONATE

Naturally understanding and empathetic, we genuinely care about the wellbeing of our clients. Our technical knowledge coupled with decades of Financial Planning and life experience come as a package. This allows us to look at the bigger picture and strategically manage our clients' finances while supporting them through life's highs and lows.

EXPERIENCED

Our team is not only experienced but passionate about making a difference in your life. With this passion comes a dedication to continually build and develop our technical skills and knowledge. With a wealth of expertise and qualifications, including Fellow, Chartered Financial Planners, Diploma Qualified Advisers and Mortgage Specialists, we deliver top-notch Financial Planning services tailored to our clients needs.

COMMITTED

When our clients work with us, they can expect commitment. We listen, strategise, and work tirelessly to make their goals, aspirations and dreams a reality – helping them to live and love life. Our mission is to provide peace of mind and Financial Wellbeing by ensuring their finances are in order and they have a clear plan for the future.

APPROACHABLE

Approachable and down-to-earth, we aim to make Financial Advice easy to understand. Our welcoming approach ensures that our clients feel comfortable sharing personal information and are confident and clear in our recommendations.

DYNAMIC

Positive, energetic, adaptable and always smiling – we believe that these qualities help us build life-long relationships with our clients who are looking for a balance of friendly professionalism with an authentic human touch.

PW & PARTNERS

WHY CHOOSE US

Over the years we've shared moments of laughter and tears with our clients because we deeply care about their financial and personal wellbeing. Our technical knowledge coupled with decades of Financial Planning and life experience come as a package.

Comprising of skilled professionals including Fellow, Chartered Financial Planners, Diploma Qualified Advisers, Mortgage Specialists, and Support Specialists, our extensive Financial Planning and money management services are delivered by a tight-knit team of enthusiastic experts, at the top of their game.

WHY CHOOSE US

NO MINIMUM CRITERIA

We don't have a minimum criteria and do not have target driven outcomes - we will help anyone who is passionate about their hard-earned money and who has a genuine interest in growing their capital and saving tax

WE GIVE BACK

It's really important to us to give back and our business makes a regular donation to the St. James's Place Charitable Foundation which has raised over £140 million and distributed to good causes since 1992. We also support numerous other causes throughout the year such as Harmeny Education Trust

FINANCIAL WELLBEING

Our ultimate goal is to help you achieve Financial Wellbeing – which in turn creates peace of mind for you and your loved ones

PEACE OF MIND GUARANTEE

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group*, offering our clients further peace of mind

TAILORED TO YOU

Your needs, circumstances, goals, dreams and aspirations are what drives our financial solutions

DEDICATED

You will have direct access to a team of dedicated individuals - 9-5pm Monday to Friday - through a way in which you choose to communicate. It may be by phone, email, video call or face-to-face

*More details of which are set out on the Group's website at www.sjp.co.uk/products.

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PW & PARTNERS
FINANCIAL WELLBEING

WE THINK OF FINANCIAL WELLBEING IN THESE WAYS

FINANCIAL GOALS
Having a clear and realistic strategy to help you achieve your financial and life goals, dreams and aspirations

GROWING YOUR MONEY
Seeking professional advice to make your money work harder for you in order to maximise what you have and help achieve your short and long-term financial goals

CONTROL
Being in control of your daily finances and spending

SECURITY
Creating peace of mind and security for loved ones left behind, should the worst happen

PROTECTION
Being able to navigate and deal with a financial shock, like redundancy or illness

WHAT IS IT

HOW TO ACHIEVE IT

Financial Wellbeing is about a sense of security and feeling as though you have enough money to meet your needs. It's about being in control of your day to day finances and having the financial freedom to make choices that allow you to enjoy life.

At PW & Partners we provide extensive Financial Planning and Money Management services whatever your financial situation. We will support you to achieve complete Financial Wellbeing and peace of mind, helping you have the financial means to make your life goals happen!

ACHIEVING FINANCIAL WELLBEING

In simple terms, it's about having a clear vision of what you need to enjoy and live fully and then creating a strategy to make that happen.

From weddings to dream homes, retirement, and education, ensuring you're ready for all milestones can bring peace of mind and security. As we live longer and healthier lives, it's become even more important to make sufficient preparations to safeguard your financial future in later life.

Having a plan that is flexible and can be adjusted at any time is key. Helping you make the right decisions, both now and in the future. Get in touch or visit our website and take our bespoke Financial Wellbeing Questionnaire to help you understand what plans you already have in place but also identify any gaps that need attention.

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EXPERIENCE RATED 10/10

Extremely reliable, knowledgeable and helpful. Made, what has on past occasions been a stressful experience, very easy and seamless!! Will definitely use again."
Fiona Lawrie, Prestwick

"I recently received an inheritance payment and I had no idea what to do with my money in order to make it work for me long-term. Shonagh was excellent and provided me with lots of helpful advice, explaining everything to me in layman's terms so that I understood. Would highly recommend - in fact, I have passed her details onto my brother!"
Lauren McIndoe, Armadale

"I was extremely pleased with the empathetic, courteous, efficient and very professional service from my representative in relation to pension transfers and financial planning for the future. Communication has been excellent throughout this ongoing process and I have every confidence and trust in my adviser."
Audrey, Edinburgh

"I work with PW & Partners for all my financial needs - on this occasion it was to find a new mortgage deal. As always, the advice and service I received was second to none and the solution was well considered and will serve my longer term financial goals well. I am truly grateful to the whole team, and especially Rebecca, for your steady hand on my finances. I heartily recommend PW & Partners!"
Tania Watson, Edinburgh

"I got my financial update through the post on my pension and it was such a relief to finally feel that my pension is being properly managed and working for me and my family. Speaking to you and your advice is definitely one of the best financial decisions I have ever made. I completely appreciate that the markets will go up and down but already my pension is doing so much more in one year than it has over the previous five! So thank you so much."
Alison Acosta, Edinburgh

"We have used PW & Partners for many years to arrange mortgages and occasional investment which we have always found to be of sound advice and excellent return so when it came to thinking about retirement planning, we had no hesitation in contacting Shonagh Livingstone and have every confidence that the advice provided will prove to be correct in the years to come. Shonagh most importantly listens to what we think and the risks we are prepared to take first and then offers her advice and guidance on what would be the best outcome and return based on our input."
Neville Halyburton, Dalgety Bay

Past performance is not indicative of future performance.

COMMUNICATION IS KEY

We aim to be as flexible and accessible as possible when it comes to communication and our availability. We offer lots of ways to keep in touch and communicate with our clients and vice versa.

REGULAR REVIEWS

We offer regular financial reviews so you feel at ease that things are always in hand and will take note of important dates, such as your Mortgage rate coming to an end, so you don't have to!

ONLINE SERVICES

Get instant, secure access to view your accounts via our online services. This can be via your desktop (laptop) or the SJP App (smartphone). See the current values on all your investments, including encashment values. Helpful and interactive graphs allow you to track past and current performance on your investments. New features are coming soon to the SJP App, including accessing your documents and secure messaging.

OUR NEWSLETTER

Opt in to receive our PW & Partners newsletters, with updates on the industry, helpful insights on the services we offer, important reminders, upcoming events, news about our business and the team and any other good news we're sure you'd like to know.

FINANCIAL INSIGHTS

Joined our E-briefing service, it's a great way to choose and manage how you would like us to keep in touch with you. Everything from our specific Insights articles to our weekly 5-minute financial market overview, keeping you informed of goings on around the world and closer to home.

SOCIAL MEDIA

For the latest updates, team news and top tips follow us on **Facebook**, **Instagram**, and **LinkedIn**.

Your home may be repossessed if you do not keep up repayments on your mortgage

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SAVE OUR CONTACT INFORMATION

TO SAVE ALL OUR CONTACT INFORMATION ONTO YOUR PHONE, SIMPLY OPEN YOUR CAMERA, HOVER OVER THE QR CODE, CLICK THE LINK AND SAVE AS A NEW CONTACT.

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Senior Partner Practice

St James's Place

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