

**CULLIMORE**  
S O L I C I T O R S  
**DUTTON**

# **FINANCIAL SERVICES**

Independent Financial Planning  
and Advice



01244 356 789

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

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20 White Friars Chester CH1 1XS

# CULLIMORE S O L I C I T O R S DUTTON

*"We aim to grow our clients' portfolios in a way that protects and enhances their financial well-being."*

**Gary Shield**

*Independent Financial Adviser*

## **OUR SERVICE PHILOSOPHY**

### **Specialist capability**

With an exclusive focus on financial services, our dedicated team offers a single point of contact for genuine independent advice on a wide range of financial affairs.

### **Responsive to all your needs**

As part of a full service law firm, we are uniquely placed to provide a coordinated solution to the most specialised of situations, such as those involving trusts, wills, tax issues and pension sharing.

### **Value for money**

We offer a free initial meeting to assess your requirements and operate a remuneration structure that suits you best.

*Authorised and regulated by the  
Financial Conduct Authority*

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## A proven track record

*With over 30 years experience in the financial sector, Gary has an unparalleled level of expertise and knowledge. As a totally independent financial adviser he will always offer packages which are of most benefit to you and your needs.*

### A direct route to your financial objectives

With its myriad of choices, today's financial world can be an intimidating place for many people and choosing the right products or services to meet your needs can be difficult. Gary Shield, our Independent Financial Adviser offers expert independent advice on all aspects of Personal Financial Planning, designed to help clients and their families achieve their long term goals.

With personal service at the top of our agenda, Gary will assess your individual needs and be responsible for ensuring you receive the best possible advice.

As we are not tied to any particular provider or product range, we are able to give clients advice that is totally impartial and takes into account the full range of investment, insurance and pension products available.

Our primary strength is an understanding of complex financial affairs and our holistic approach – working in conjunction with our in-house Family, Probate and Conveyancing teams to create integrated financial strategies.

Gary is qualified to a very high standard and holds the Advanced Financial planning Certificate in Taxes & Trusts/Personal Investment Planning/Pension Planning and is a member of the Personal Finance Society.

### How we can help

We can advise and provide help on a range of issues including:

- **Investment planning and portfolio construction**
- **Pension planning and retirement options**
- **Trusts and inheritance tax planning**
- **Life assurance and critical illness provision**

### Investment management

We recognise that when you are investing substantial sums of money, you need confidence that your investment will be professionally managed. Creating tailor-made solutions, we combine first-class investment management with a personal service to enable clients to fulfil their long-term financial objectives.

Having carefully ascertained your individual requirements – whether for capital growth or income and your attitude to risk – we will construct a personal investment portfolio, comprising carefully selected collective funds from leading investment houses. Such collective schemes – unit trusts and OEICS – provide access to equity, fixed interest and commercial property investment opportunities whilst reducing the risks associated with direct investment. Our service is supported by comprehensive reporting and annual updates on the progress of your investment.

### Retirement planning

For an increasing number of individuals, early retirement is a major objective and pension planning a priority. However, the bewildering choice of company and private pension schemes can make the right choice very difficult.

We can help with expert advice tailored to your circumstances, providing overall pension planning guidance on maximising your contributions and ensuring your pension and retirement options offer the greatest flexibility.

### Protection planning

Whilst insuring a car or home is second nature, most people neglect to take steps to protect their most precious asset – their own life and their ability to earn an income. Insufficient life cover can cause financial hardship and worry to surviving partners and families. Loss of income following an accident or severe illness can be equally detrimental. We help clients achieve the most appropriate level of protection at the most cost-effective rates.

### Trustee investments

We provide investment advice to trustees on all types of trusts, including personal injury trusts, family trusts, children's trusts etc. to ensure they comply with the Trustee Act 2000.

**CULLIMORE**  
S O L I C I T O R S  
**DUTTON**

**QUICKER**  
**BETTER**  
**TOGETHER**

In a modern world where technology can encourage faceless relationships, Cullimore Dutton takes a different view. We use technology to support delivery of our legal and financial services efficiently and effectively but building personal relationships will always be at the heart of how we work with you. After all, we are solving problems for people, whether that's an individual or a business.

**Quicker** *the use of technology to deliver our service*

**Better** *focused on the individual*

**Together** *relationship building*

Our areas of expertise include:

**Agricultural & Commercial Property**

**Commercial Litigation**

**Family Law**

**Financial Planning**

**Residential Conveyancing &**

**Wills, Trusts & Estates**

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