

**station financial (wales):**  
Independent Financial Advisers



**KEEPING YOUR  
FINANCES ON TRACK**  
with comprehensive independent advice

**Station Financial Wales provides independent financial advice to both private and corporate clients in the majority of areas of financial planning across South Wales and the South West of England**

**Our headquarters are in Bridgend and we also have offices in Cardiff and Kenfig Hill**

## **Our team of Financial Advisers**

We believe that the strength in our business comes from our people. Our team of advisers are highly trained and qualified, with specialties in the majority of areas of financial planning particularly in pensions and investments.

We are able to provide advice on areas that others aren't qualified to do so. We have a dedicated team of support staff who work very closely with our advisers. As well as providing administrative support, they have a high level of technical knowledge as well as ensuring we are kept fully up to date with the latest regulatory and economic issues that may affect our clients.

Our senior management team has come from some of the UK's leading brands such as Friends Provident, HMRC (Revenue & Customs), Lloyds Bank and Midland Bank.

With all this wealth of knowledge and expertise available we believe that going that extra mile in providing a personal and tailored service to our clients, that our client service is second to none.



**ROBERT PAYNE**  
07802 608 325

**Biography** Robert is a co-founder, Sales and Marketing Director of Station Financial Wales Ltd and is an Independent Financial Planner. He has over 25 years' experience in retail banking, financial planning and investments having held financial planning and management roles for brands such as Lloyds Bank and Friends Provident.

**Areas of advice include** Retirement Planning, Business Planning, Wealth Planning, Inheritance Tax Planning, Mortgages and Commercial Finance.

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#### PROFESSIONAL STANDING

- Diploma in Financial Planning
- Financial Planning Certificate
- Certificate in Mortgage Advice
- Certificate in Life & Pensions
- Member of the Chartered Insurance Institute
- Member of the Personal Finance Society
- Affiliate Member of the Society of Will Writers

#### QUALIFICATIONS

- Standard Level for Financial Planning:
- FP1 - Financial Planning Certificate 1
- FP2 - Financial Planning Certificate 2
- FP3 - Financial Planning Certificate 3
- MAQ - Mortgage Advice Qualification
- RO1 – Financial Services, Regulations and Ethics
- RO3 – Personal Taxation
- RO5 – Financial Protection
- RO6 – Financial Planning Practice



**MARK WILLIAMS**  
07711 651 715

**Biography** Mark is a Co-Founder, Financial Director of Station Financial Wales Ltd and is an Independent Financial Planner. He has over 20 years experience in financial planning and tax management having held specialist roles for HMRC and Friends Provident before setting up a bespoke Wealth and Estate Management Company.

**Areas of advice include** Retirement Planning, Wealth Planning, Inheritance Tax Planning, and Long Term Care Planning.

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#### PROFESSIONAL STANDING

- Diploma in Financial Planning
- Financial Planning Certificate
- Certificate in Mortgage Advice
- Certificate in Life & Pensions
- Certificate in financial Planning and Long term Care
- Award in Long Term Care
- Member of the Chartered Insurance Institute
- Member of the Personal Finance Society
- Affiliate Member of the Society of Will Writers
- Member of the Society of Will Writers Trust Corporation

#### QUALIFICATIONS

- Standard Level for Financial Planning:
- FP1 - Financial Planning Certificate 1
- FP2 - Financial Planning Certificate 2
- FP3 - Financial Planning Certificate 3
- MAQ – Mortgage Advice Qualification
- RO1 – Financial Services, Regulations and Ethics
- RO2 – Investment Principles and Risk
- RO3 – Personal Taxation
- SV1 – Savings and Investments
- CF8 – Long Term Care



**WYNNE EVANS**  
07971 584 940

**Biography** Wynne is a co-founder, Compliance Director of Station Financial Wales Ltd and is an Independent Financial Planner. He has over 30 years' experience in the Banking and Financial Planning sector, having previously represented Midland Bank and for the past 20 years run his own IFA Practice in Kenfig Hill.

**Areas of advice include** Retirement Planning, Business Planning, Wealth Planning, Mortgages, Commercial Finance and Equity Release.

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#### PROFESSIONAL STANDING

- Diploma in Financial Advice
- Financial Planning Certificate
- Certificate in Mortgage Advice
- Certificate in Life & Pensions
- Certificate in Regulated Equity Release
- Member of the Institute of Financial Services
- Member of the Personal Finance Society

#### QUALIFICATIONS

- Standard Level for Financial Planning:
- FP1 - Financial Planning Certificate 1
- FP2 - Financial Planning Certificate 2
- FP3 - Financial Planning Certificate 3
- CeMap – Mortgage Advice Qualification
- Financial Services, Regulations and Ethics
- Advanced Financial Advice
- Equity Release Fundamentals & Solutions
- J01 – Personal Tax

## HOW WE WORK

As Independent Financial Advisers we are free to advise on financial products available from all product providers. We use advanced computer software to research, compare and select the most suitable products and services currently available. Combined with our technical expertise and experience, we believe this enables us to deliver financial advice which is cost-effective with the aim of maximising the potential benefits to our clients.

You'll get our assistance to review your current and projected financial situation leading to a realistic assessment of your likely needs. For this, you'll need to set aside some time to talk to us - the first consultation at our expense. There's no charge, and no obligation, while we find out how best we can work together.

Depending on your instructions we will then carry out a more detailed needs analysis based on your current situation, and taking into account any specific plans and/or targets you may have. We will then advise you, regardless of whether your objectives are specifically short term or perhaps on a retirement or lifetime perspective.

All our recommendations take account of the financial products you have already put in place. We advise where your financial arrangements are already sound, where they're inadequate and where you are particularly exposed to financial risk. When a number of different actions are recommended, you'll also have our help in deciding your priorities. And of course, our recommendations will be sensibly balanced in relation to your current income and future prospects.

In certain cases we are able to obtain terms or gain access to products which clients would be unable to do for themselves. All our proposals will be fully explained, set out in a written report and costed so that you'll have full information before deciding on a course of action.

The planning process should not be a single event. We believe on-going service is the only way we can keep each other up to date with developments in your circumstances and other factors influencing the progress and performance of your plans. We offer three levels of on-going service to suit your specific needs in areas, which you have identified as being important to you. These on-going services provide a range of ancillary benefits to you. The charges associated with each ongoing service will be discussed and provided at the initial meeting.



## PRODUCTS & SERVICES

### MORTGAGES & FINANCE

- Residential
- Buy to Let
- Lifetime Mortgage
- Commercial Finance

### PERSONAL PROTECTION

- Life Protection
- Mortgage Protection
- Income Protection
- Critical Illness Cover
- Private Medical Insurance



### BUSINESS PROTECTION

- Key Person Cover
- Shareholder Protection
- Death in Service
- Group Life
- Group Income Protection
- Group Private Medical Insurance

### PENSIONS - PERSONAL

- Stakeholder Pensions
- Personal Pensions
- Self-Invested Pensions (SIPP)
- Section 32 Pensions
- Small Self-Administered Schemes (SSAS)
- Trustee Investment Plans (TIP)

### PENSIONS - BUSINESS

- Group Pensions
- Auto Enrolment Scheme

### PENSION INCOME

- Annuities
- Enhanced & Impaired Life Annuities
- Drawdown
- Flexi-access Drawdown
- Guaranteed Retirement Option



### INVESTMENT & SAVINGS

- New Individual Savings Account
- Junior ISA
- Investment Accounts
- Onshore Investment Bonds
- Offshore Investment Bonds
- National Savings and Investments (NS&I)
- Structured Investment Products
- Platforms

### SPECIALIST INVESTMENTS & SERVICES

- Venture Capital Trusts (VCT)
- Enterprise Investment Schemes (EIS)
- Inheritance Tax Investment (IT)
- Wills
- Estate Planning

Your home/property may be repossessed if you do not keep up repayments on your mortgage. To understand the features and risks of a Lifetime Mortgage. Ask for a personalised illustration. There may be a fee for the Mortgage/Lifetime Mortgage advice. The precise amount will depend upon your circumstances but we estimate it will be 0.35% of the amount borrowed (e.g. on a £150,000 this would be £525), this is subject to a minimum fee of £495.

## ON-GOING SERVICE

We aim to build long-lasting, trusted business relationships with all of our clients, working with them to guide and develop their individual financial strategies. We believe this to be the essential part of your financial planning strategy – without regular reviews and constant calibration,

- Amending your financial plan in a timely manner in response to any change in your circumstances or the financial climate.
- Allowing you to receive regular feedback on your investments and performance to ensure your strategy continues to match the degree of risk with which you are comfortable.

a suitable strategy can quickly become inappropriate. We need to work together to ensure your financial plans match your goals and objectives throughout your lifetime.

- Allowing us to introduce you to new ideas and opportunities as they become available.
- Aiming to give you peace of mind that your finances are being monitored in the right way by the right people.
- Keeping you fully in control of your financial plan.

We offer three levels of on-going service to suit your specific needs in areas, which you have identified as being important to you. These on-going services provide a range of ancillary benefits to you, which can include:



## WEALTH MANAGEMENT SERVICE

The Wealth Management Service is the most comprehensive offering if you are looking for a holistic approach to your financial planning and

a) You wish to engage with a professional adviser on an on-going basis to establish and achieve your goals and objectives

b) You require an on-going review process to map progress and respond to changing circumstances or review your plan where you feel it is necessary

c) You require your Adviser to provide regular feedback on your investments and ensure that the agreed strategy matches the degree of risk and volatility you are prepared to tolerate

d) You require your Adviser proactively to introduce new ideas and opportunities.



## THE WEALTH MANAGEMENT SERVICE INCLUDES:

- A full explanation of our company, how we work and written explanation of the services that our company offers, so that you fully understand the quality of service and advice you will receive
- A comprehensive financial review in order to agree with you your needs and objectives based on our thorough understanding of your current financial position.
- Completion of a detailed risk analysis assessment to fully understand your attitude to risk and capacity for loss.
- All our advice will be confirmed in writing.
- We will forward to you any policy documents as required.
- A Face to Face bi-annual review meeting.
- A financial planning report, including portfolio updates and valuations, half-yearly.
- Portfolio review and rebalancing in line with your attitude to risk and investment objectives.
- Consultation with your other professional advisers at your request – e.g. solicitors, accountants.
- Access to your adviser to discuss further areas of your financial plan.
- Ongoing Administration and Document Maintenance.
- Client newsletter.
- Phone and Email access to your Financial Adviser.
- Year End tax Planning Reminders.

## FINANCIAL PLANNING SERVICE

The Financial Planning Service is our second most comprehensive offering, and is appropriate for the majority of our client base. It is ideal for you if you want the reassurance that we are available should you need us, in a more reactive manner. You would have access to the following services:

- A full explanation of our company, how we work and written explanation of the services that our company offers, so that you will fully understand the level of services and advice you can expect.
- A financial review in order to understand and agree with you your needs and objectives based on a comprehensive review of your current financial position.
- Completion of a detailed risk analysis assessment to fully understand your attitude to risk and capacity for loss.
- All our advice will be confirmed in writing.
- We will forward to you any policy documents as required.
- A Face to Face annual review meeting.
- A financial planning report, including portfolio updates and valuations, once per year by agreement.
- Portfolio review and rebalancing in line with your attitude to risk and investment objectives.

- Ongoing administration and document maintenance.
- Client newsletter.
- Phone and Email access to your Financial Adviser

The main differences between Financial Planning and Wealth Management are that if you choose the Financial Planning Service, you would expect to meet with us once per year, and expect one detailed communication. Wealth Management offers access to your adviser twice a year and receive a detailed written update twice per year. Wealth Management is a more all-encompassing service, but it may not be appropriate for you.



## TRANSACTIONAL SERVICE

The Transactional Service has been designed for clients who are happy to self-manage their planning, with little support from a professional adviser. The adviser will make himself available over the telephone to discuss a specific aspect of their plan, but there will be no proactive support.

- A full explanation of our company, how we work and written explanation of the services that our company offers, so that you will fully understand the level of services and advice you can expect.
- A financial review in order to understand and agree with you your needs and objectives based on a focused review of your current financial position.
- Completion of a detailed risk analysis assessment to fully understand your attitude to risk and capacity for loss.
- All our advice will be confirmed in writing.
- We will forward to you any policy documents as required.
- Ongoing administration and document maintenance.

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