Reybridge Capital

FINANCIAL PLANNING

Financial Planning

Individuals | Families | Business Owners

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Welcome

At Reybridge Capital, we help you achieve the financial future you desire through expert, independent holisticfinancial planning.

Whether you are building wealth, securing your family's future, or preparing for retirement, we tailor our approach to your unique goals and aspirations, ensuring every financial decision aligns with your objectives.

Financial planning
Financial planning is more than just choosing investments - it is an ongoing process that adapts to your evolving needs and circumstances.

We start by understanding what truly matters to you - whether it's a comfortable retirement, funding education, creating tax efficiencies, protecting your wealth, long-term care and/or securing wealth for future generations. Our expertise ensures you are well positioned to meet your financial objectives, goals and aspirations.

Our clients Reybridge Capital aims to meet the unique needs of individuals, couples, families and business owners. We also work seamlessly with other professionals such as accountants, solicitors, tax specialists and trustees. Ultimately, we craft a fully integrated financial strategy bespoke to you.

Independence As an independent firm, we have access to the entire financial market and are not restricted to specific in-house product providers. Our independence allows us to select the most appropriate and suitable products for our clients, creating individually tailored financial plans.

Building client relationships
Our client relationships are built on trust, transparency and ongoing support. Financial planning is a journey, not a sprint. Through regular client review meetings, we can adapt your financial plan to changes in your circumstances, keeping you on track to achieve your objectives, goals and aspirations.

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Benefits of financial planning

Financial Planning gives direction and meaning to your financial decisions. It helps you understand how each choice impacts other areas of your finances. For example, purchasing a financial product may help pay off your mortgage faster, but it could also delay your retirement or reduce the funds available for your children.

By viewing each decision as part of a wider strategy, you can balance short- and long-term goals effectively. A well-structured financial plan provides control and peace of mind, ensuring you stay on track for the future you want for yourself and your family.

A well structured financial plan provides control and peace of mind...

Retirement planning
Will you have enough? How much is enough? Retirement planning is about taking responsibility now to secure your future. It ensures you can meet your retirement income expectations, and if you are already retired, it helps you manage your capital in a tax-efficient and sustainable manner. We can assess whether your current income strategy is viable and make adjustments where needed.

Investment planning Do you manage your investments yourself, or do you rely on a professional? Are you maximising tax efficiency and managing risk effectively? Investment Planning ensures your portfolio is structured to match your goals, making the best use of tax allowances while achieving a balanced and diversified approach to risk and returns.

Estate planning Will your wealth go to the right people, in the right way, at the right time? Estate Planning is about more than just money and tax—it's about ensuring your loved ones are financially supported, your assets are protected, and your legacy is passed on efficiently, without unnecessary tax burdens.

Protecting your wealth What is your most valuable asset—your home, your ability to earn an income? Protecting your wealth is a fundamental part of financial planning. Money cannot replace a loved one, but can provide essential support for those left behind, ensuring their financial security in difficult times.

Building lasting client relationships is at the core of our service offering

02 Why choose us?

Independence

We are not restricted or 'tied' to specific product & service providers. We can select the most appropriate & suitable products/services to meet your financial requirements, goals and aspirations.

Relationship

Every client is treated as an individual. We establish long-lasting relationships with our clients, providing a high level of service with individually tailored financial solutions.

Value

It is very important to us that you fully understand the work we agree to do for you and the associated costs. Our charges are competitive and agreed with you in writing in advance of commencing our relationship.

Our clients

Individuals

We understand the importance of building a strong financial foundation. Whether you are just starting your career or looking to enhance your financial position, we work with you to create a strategy for saving, protecting liabilities, and growing pension provision. Our aim is to set you on the path to long-term financial success, giving you peace of mind for today and confidence for tomorrow.

Families

For families managing multiple priorities, from saving for education to planning for retirement, we offer bespoke financial solutions tailored to your needs. Our team works with you to balance current expenses with future goals, helping you protect your loved ones, grow your wealth, and achieve financial stability. We design plans that provide both immediate financial security and long-term prosperity for your family.

Approaching retirement

As you approach retirement, it's essential to have a flexible and well-structured financial plan in place. With our extensive experience and advanced cashflow modelling tools, we help you craft a strategy that optimises retirement income, ensuring you can retire with confidence. Our aim is to empower you to enjoy the lifestyle you've worked hard for, knowing your financial future is secure.

During retirement

In retirement, managing and preserving your wealth is key. We specialise in creating tax-efficient withdrawal strategies, managing investment risk, and offering estate planning advice to ensure that your wealth is passed on effectively. Our goal is to help you live a fulfilling, financially secure retirement, while protecting your assets for future generations.

Business owners

We collaborate with your existing professional advisers to provide tailored strategies that help optimise your cashflow, manage complex tax issues, and plan for business succession or sale. Our goal is to support you in achieving both your personal and professional financial objectives, allowing your business to thrive while securing your personal financial future.

03 Our Services

Investment advice	Advised & non-advised investment solutions
Retirement planning	Planning for your retirement & during your retirement
Tax planning	Tax efficient strategies & maximising tax allowances
Estate planning	Efficient transfer of family wealth to future generations
Financial protection	Protecting you & your estate against unforeseen events
School & care fees	Making private education & long-term care a reality

Service Levels

Financial advice

We provide expert guidance on specific financial planning matters, such as the benefits of consolidating multiple pension arrangements or optimising tax efficiencies. If you choose to proceed, we can also implement our recommendations on your behalf, ensuring a seamless and effective process.

Financial planning

For clients seeking a comprehensive financial plan, including cashflow planning, we will create a detailed financial report, evaluating your overall financial position incorporating both your short and long-term objectives. We present our recommendation report to you and assist with implementing your financial plan.

Wealth management

Our Wealth Management service, the preferred choice for most clients, provides ongoing holistic financial planning. This all-encompassing approach ensures every aspect of your financial circumstances are continuously optimised in response to changing economic, regulatory, tax and estate planning factors.

Through annual reviews, conducted in person and/or virtually, we assess the progress of your financial plan against your financial objectives, adapting your plan to reflect any changes in your circumstances and providing expert guidance to keep you on track to achieve your financial objectives. Our proactive approach gives you confidence and peace of mind, in the knowledge your wealth is being managed diligently whilst constantly aligned to your financial objectives.

04

Our approach

05 Fees & charges

We want you to know what you are paying for. We aim to make our fees simple, transparent and fair.

Our competitive fee structure varies dependent upon the service level selected in conjunction with your adviser. We can work on both a ‘percentage of assets’ and ‘fixed fee’ approach.

Every client is an individual and has their own requirements. Therefore, it is imperative we understand more about yourself - your financial position, your objectives, goals and aspirations.

All costs associated with our services are fully explained to you prior to commencing our relationship.

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Get in touch

Whether you are thinking about changing to a new financial planner or investment manager, or are new to these services, we will be happy to explain what we offer and to provide as much detail on the company, our services and charging structures as you need.

The first step is to meet with us to discuss your needs. Meetings can be held at our office in Bath, at a place convenient for you or remotely over video conferencing.

Scan to contact us

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info@reybridgecapital.com

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07 Protecting your interests

We want you to be able to explore and our services with confidence, knowing your interests and data are our top priority. We will seek to address any concerns you may have in a prompt and timely manner.

What to do if you have a complaint

Wearecommittedto providingthe highest standards of service, but we also know that sometimes things go wrong. If you would like to express dissatisfaction about any aspect of our services or products, then you can raise this either to your usual point of contact at Reybridge Capital Wealth Management or you can use one of the following means of contact:

Your right to cancel

Should youwish to proceed, you have a right to cancel the agreements that you enter with Reybridge Capital Wealth Management to provide the services laid out within this brochure. Full details of your right to cancel are included within our Terms of Engagement, which will be provided to you prior to commencement of services.

By letter

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By email

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By telephone

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Additional information

This document is published by Reybridge Capital Limited and does not constitute a solicitation, nor a personal recommendation for the purchase or sale of any investment; investments or investment services referred to may not be suitable to all investors.

No consideration has been given to particular investment objectives, financial situations or particular needs of the recipient and you should take appropriate professional advice before acting.

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Registered in England No. 10832082

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