

# Welcome to Ellis Bates

Enhancing people's lives



ellis bates

FINANCIAL ADVISERS

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Ellis Bates are here to enhance people's lives by delivering peace of mind, enabling financial freedom and helping clients achieve their goals.

## Helping You Achieve Your Financial Goals

We help you with your prosperity and financial well-being by cutting through the jargon to provide honest, open, accessible and straightforward financial advice.

We will always put your financial agenda before ours and provide you with advice that we genuinely believe is in your best interest.

From our plain talking approach to our passion for building long-lasting relationships, we go further to help you achieve more.

Only by getting to truly know you personally, can we understand your aspirations and goals for your finances. Our friendly and trustworthy approach means clients confide, which allows us to tailor plans to give you long term financial peace of mind.

## Independent

We are totally independent, privately owned and not tied to or influenced by any products or providers, which means that our advice is always impartial.

As Independent Financial Advisers, we are authorised and regulated by the Financial Conduct Authority (FCA). Therefore, we are obliged to research and recommend solutions from the whole of the market.

We are not incentivised by sales – we charge an agreed fixed fee for our services, so that we are always acting in your best interest.

## Expert

We look after over £1 billion of clients' investments, pensions and savings, and our mission is to be the UK's most trusted provider of lifelong financial advice.

We employ the very best people within the industry as our own in-house specialists.

Pensions, estate management and investment teams all work together to provide knowledge and experience, which is reflected in how we look after you.

We are regularly consulted by the media to comment on financial matters, as respected members of the financial services industry.



## Investment Services

We put you, and what you want your money to achieve, at the very heart of everything we do.

We treat your hard-earned money as if it were our own, and use our years of expertise and in-depth market analysis and knowledge to make the very best decisions and recommendations for you and your family.

The most important part of our investment philosophy is listening to your dreams and aspirations, understanding what you want out of life for you and your loved ones, so we can create a tailored investment portfolio to match your plans.

The Ellis Bates advantage for you is that our Investment team work hand in hand with your Financial Adviser on a daily basis, and together we seek to fully understand your objectives which translates into a well-managed, robustly performing portfolio.

Our in-house investment team offer best in class market analysis and expertise, anchored in and driven by helping you achieve your personal financial goals.

You can choose a personalised, fully managed service through one of our Financial Advisers or you can use our online direct investment platform at [www.ellisbates.com/eb-interact](http://www.ellisbates.com/eb-interact)

## Socially Responsible Investing

Ellis Bates have deep roots in socially responsible investing (SRI) and has formed a key part of our investment philosophy and decision-making process since we launched our first SRI portfolio back in 2008.

One of the key benefits of SRI is that it aligns investors' environmental and social interests, with long-term profitability. SRI investors don't have to make a choice between being socially responsible and generating returns – they can achieve both.

Investors can use their capital and resources to create a better world, for both current and future generations. Investing in funds whose underlying companies are conducting their activities responsibly, helps to encourage them to continue acting in that way. At the same time, refusing to invest in companies that are harmful to the environment and society can send a powerful message to the market, and encourage management to put measures in place to control their Environmental, Social and Governance (ESG) risks.

## Mortgages and Equity Release

With an experienced and independent mortgage and equity release team, we will work with you to understand your individual goals and to provide detailed explanations and options so you can choose the best way forward. We will then search the whole market to find you the deal to match your financial circumstances.

We will liaise with the solicitors and estates agents involved, helping you through the entire process from the initial meeting until the deal completes.

Your Financial Adviser will work closely with the mortgage and equity release team throughout.

## Pensions and Retirement Planning

Our aim is to help maximise your financial wellbeing in retirement and help you achieve the retirement lifestyle you want. This process best starts with your first employment and needs to be reviewed and adjusted throughout your working life and beyond.

Your personal and family needs will change and evolve many times and we aim to become your trusted and go-to financial expert throughout.

Pensions can be a confusing and overwhelming subject and our team of Advisers are here to take you through your options, without using any industry jargon. We will listen carefully to your circumstances, give you honest advice as to how we can help and give you support you need to make decisions regarding your financial future.

Unlike many other financial advisory firms, Ellis Bates is not restricted to promoting the products of only a handful of companies so you can be assured that the advice you receive will be totally independent and impartial.

## Estate Planning

Your estate is comprised of everything you own but one thing is for certain – you cannot take it with you when you die.

When the inevitable happens, you may want to make sure that as much as possible of your estate reaches your heirs, rather than being depleted by tax beforehand. Rising house prices and a recovering economy means tens of thousands more families will be hit with Inheritance Tax bills, making it essential to plan ahead.

## Life, Health and Critical Illness Insurance

We help you to choose the best possible insurance packages so that you have peace of mind that you and your loved ones will be protected and cared for financially.





## Becoming an Ellis Bates Client

We understand just how important it is to you to find a trustworthy and expert Financial Adviser. If you choose Ellis Bates we can reassure you just how well we will look after you and your family, putting you and your financial objectives at the very heart of every decision.

**Initial meetings:** You will meet with your dedicated and qualified Adviser, who will listen to and understand your financial needs and put forward clear recommendations for you.

**Decide to go ahead:** If you decide to go ahead with your Advisers recommendations, you will then be assigned a member of our New Client Team, in addition to your Adviser. Together they will guide you through each stage of the process, through to completion.

**On-going care:** If you have joined us for financial advice services, you will then see your Adviser on a regular basis. You will discuss together how your plans are progressing and any new needs or objectives you, or your family, may have.

**Investment portal:** Depending on your investment services taken with us, we provide an online portal for 24/7 access to your valuations.

**Keeping you up to date:** We will keep you up to date with industry insights and relevant information for you and your family.

## HOW WE HELP OUR CLIENTS...

*"My experience of Ellis Bates is one of total satisfaction, as a customer I receive exactly what I am promised. Along with something a lot of companies do not understand, that is service in a friendly, helpful and honest way. I have used other advisers in the past, but will be staying with Ellis Bates."*

*"I was very confused about my pensions when I retired recently, and I contacted Ellis Bates who were recommended by the Pension Advisory Service, they have been very helpful in the amalgamation of my Pensions into a more simplified drawdown pension. Carol Lammy-Steele has been very professional and helpful during the process and always there any time of the day to give advice, would recommend her to anyone who needs help with financial questions."*

*"It's difficult to know which route to go with financial advice & planning. After reviewing several companies, we elected to use Ellis Bates as they seemed very balanced and informative, and were competitive. Having a locally based Adviser was also appealing. So far they have been very communicative, responsive to ad-hoc requests and the plan has performed well through the turmoil of the last year, so overall I would recommend Ellis Bates as a stable and reliable provider."*

*"A very professional financial advice service from start to finish. I was kept informed from start to finish of the process and Ellis Bates delivered exactly as they said they would."*

*"Found the experience to be very professional and friendly, informative and explanatory. This was much needed and appreciated. Felt reassured and at ease at all times. Thank you."*

With offices throughout the UK your Adviser offers face to face, video and telephone meetings, tailored to your preferences and schedule.

## YOUR ELLIS BATES FINANCIAL SERVICES

FINANCIAL & RETIREMENT PLANNING

GENERATIONAL FINANCIAL PLANNING

INDIVIDUAL & GROUP PENSIONS

INVESTMENTS & SOCIALLY RESPONSIBLE INVESTMENTS

INVEST DIRECT

WILLS, TRUSTS, PROBATE & LASTING POWER OF ATTORNEY

MORTGAGES & EQUITY RELEASE

INSURANCE AND PROTECTION



**INVESTORS IN PEOPLE®**  
We invest in people Gold



