



Partnerz FP

Financial Planning





If you fail to plan
You plan to fail

— Benjamin Franklin



Dear Relative,

Here at Partnerz, we offer pragmatic and reliable assistance to your financial aspirations just as we would to our own family. This is why you are our RELATIVE.

We believe Financial Planning can add context to your life goals. The aim of this brochure is to explain what we do, how we do it and how we feel you would benefit from our services. We want you to be able to make a fully informed decision on what is right for you and your family.

Our mandate is to help you re-engineer, plan and protect your finances for a retiring future with the next generation in mind. We employ every tool available to help you plan adequately; aiding you to reach that summit of your financial aspirations.

Read on as we expound. We hope you find it useful and look forward to meeting you. Let's become PARTNERZ!

Sincerely,

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What is Financial Planning?



Personal finance is the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and protection. The process of managing one's personal finances can be summarized in a budget or financial plan.

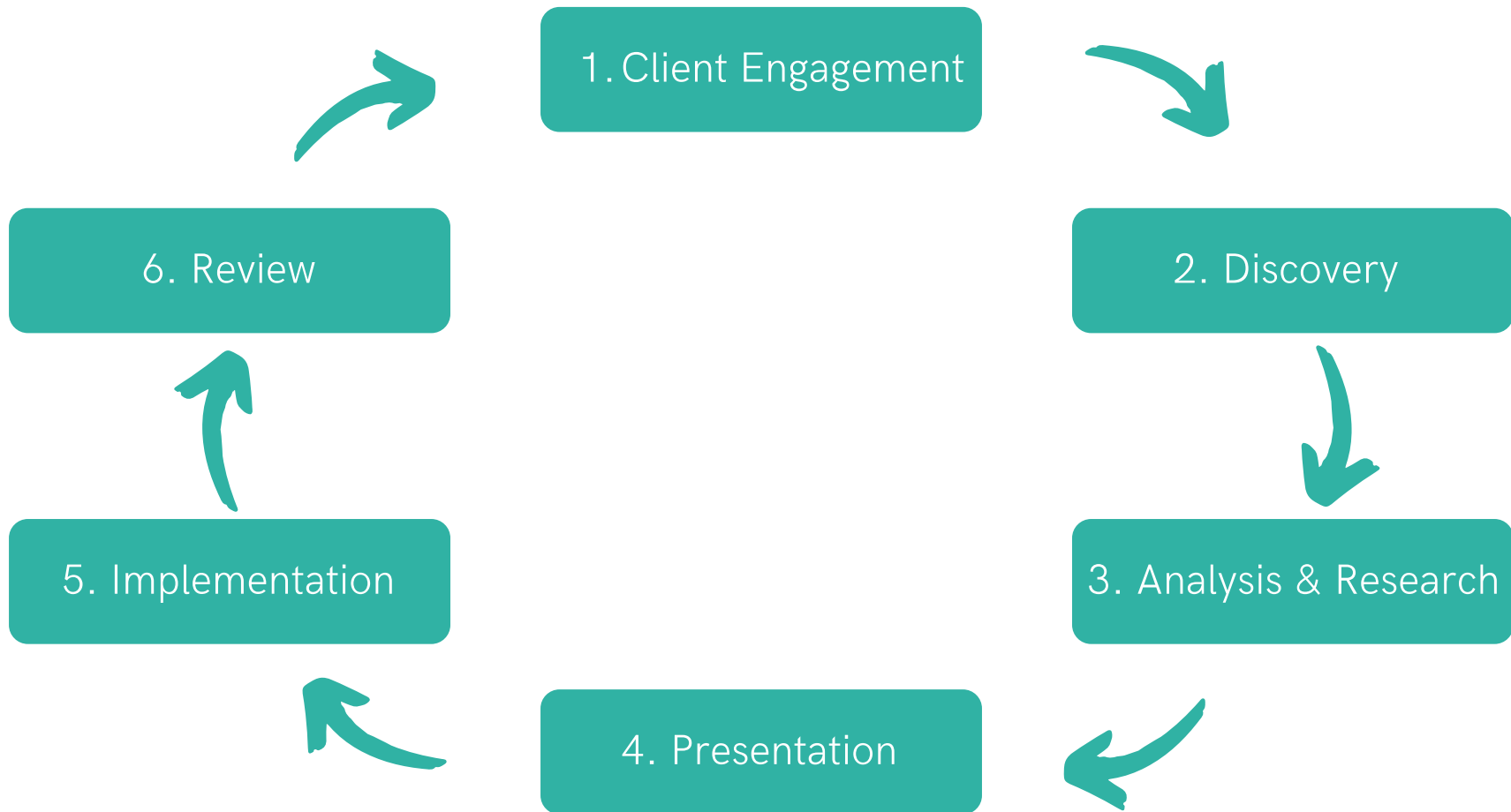
At the very basic level of personal finance, you should understand the need for, and value of, a budget. A budget or spending plan is a road map for telling your money what to do each month. At its simplest, a budget lists where your money is going (your spend), where it is coming from (your income) and how much you are saving for the future. This is the first commandment of Financial planning.

Investing relates to the return on the purchase of assets, thus bringing more value to the investment holder. In financial planning, the use of "investment" could either mean purchasing financial securities to store value or planning towards retirement. Understanding that investing and planning for your retirement comes with a great deal of risk, is the first step to minimizing that risk.

Having done all the above, there is the need to protect yourself and loved ones against unforeseen and adverse events. Because let's face it, the risk of losing it all will linger. You will not be alone. Financial Planning requires periodic checks and overhauling to keep you on track. This way, when life situations and expectations change, there should be a netting change in your plan.

At the end of it all, the primary goal of financial planning is to help you achieve your life goals.

Stages in Financial Planning



Benefits of Financial Planning

A sense of freedom from financial worries obtained by looking to the future, anticipating expenses, and achieving personal economic goals

Imagine the peace of mind that comes with knowing you can cover your monthly expenses while setting aside money for long-term goals. Even if that feels out of reach for you now, a plan can propel you in the right direction.

Improved retirement lifestyle

As you aspire for a refreshing and relaxing retirement, financial planning eases your way into the kind of world where your money has worked for you and will continue to work for you. This leads to a good health and a good time with loved ones.

Protecting your assets

Financial planning allows you to balance risk and reward associated with your diversified portfolio. Financial advisers can also assist you to measure your risk tolerance and construct your asset allocation and, as you move towards your retirement, your asset allocation strategies change, allowing you to avoid more and more market risk while maximizing the earnings within your available finances. Moreover, an effective financial advisory service can assist you to diversify your investments that can help cut risk out of your portfolio.

Minimization of tax burdens

There are a lot of ways to coordinate your financial plan to trim your tax expenses effectively. Financial planning helps you to choose an appropriate legal strategy that will permit you to make an advance toward your goals and attain a tax advantage. This will also improve your probability of meeting your financial goals

Protection against unforeseen events

Financial planning is a life-saver when you are faced with some sort of emergency or unforeseen expenses. Creating assets for accidents, theft and medical expenses is a vital component of your monetary plan. Having a solid savings plan can reduce your financial obligations in unforeseen circumstances.

Increment of net worth and monthly income

This one seems kind of obvious, but when you plan with a purpose and manage your money effectively, you will actually have money. It opens a portal of opportunities since the increase in net worth means more money and a good standing for any adventure (pleasure or business) you want to embark on

Passing on your assets efficiently to your heirs

The legal framework to have your heirs have access to your assets is a surety. So, the decision on who inherits your asset is entirely yours and not a group of people who have no business enjoying the fruits of your hard labor.

Improved personal relationships resulting from well-planned and effectively communicated financial decisions

Financial planning is crucial to give you relief from financial stress. The ripple effect is a debt free life and a mind that is ready to connect with others because you don't have to be up at night thinking on the source of your next income.



Investment and Gambling are not the same. There is a clear divide. One ends with "ment" and the other is a bling. A fashionista will understand the latter perfectly

— Nii Adjetey De-Sowah

The Partnerz Advantage

01 | We Are In The Middle

We have a broad partnership with firms in the Insurance, Investment Banking, Universal Banking, Pensions Trustees and Family Law space. Meaning, we are better able to advise on which firm is best at what. There are variations involved in how these companies execute. Banks will make you believe they are your best choice when it comes to saving all your income at the expense of Investment banks. Investment banks will also make you believe; instead of contracting an insurer, you are better off with them. For some reasons, Insurers will make you believe they can cover you better than a pension scheme can. We know them, and we are better able to discern your needs and match them with the right services.

02 | Your Brokers At Large

Is your insurer struggling with you on paying a claim? Supposing you have a good case, we will send you an army of lawyers and actuarial experts to help you argue your case. How about a personal loan from a bank? We will specially arrange your financial scope in order to help reduce interest charges, then, 'put in a word' on your behalf. For RELATIVES with too much exposure, we "may" even guarantee the loan. And yes! All for free.

03 | Essential Services

The services we provide are just what you need. Knowing your current worth and creating a budget tells you your current situation. Figuring out your life goals and matching them with possibilities covers the future. Very soon, you will have this tool at your fingertip. We are developing a friendly software (Mobile and Web) to aid you. Backed with Artificial Intelligence and primary functions set aside, it will even alert you when you are overspending. It will become that particular friend tells us the truth about wrong decisions we are about to make and it will even attempt to stop us while we are at it.

04 | Complete Package

This complete package exposes you to all the options available to you. Many RELATIVES before joining OUR FAMILY knew they were contributing towards SSNIT but didn't know the mathematics involved. Scripture says, "For the lack of knowledge, my people perish". The most frequent word our RELATIVES profess after going through the process of creating a financial plan is PEACE. Finally, they have a clear view of where they are and where they could head towards (potential).



It's not how much money
you make, but how much
money you keep, how hard it
works for you, and how
many generations you keep
it for

— Robert Kiyosaki



WHY SHOULD I CHOOSE A FINANCIAL PLANNER OVER ANOTHER TYPE OF FINANCIAL ADVISER?

A financial planner should focus on your needs first before recommending a course of action. Most planners have been trained to take a broad look at your financial situation, while accountants, investment advisers, stockbrokers or insurance agents may focus on a particular area of your financial life. You can be confident that a personalised plan will be developed for your circumstances. This tailored approach will be flexible and adaptable, and will be as a result of a detailed analysis by a professional planner, drawing on their knowledge and experience. This will help cut through jargon and marketing speak and tell you what is right for you. As circumstances change, whether in your own life or due to regulations and tax, the pieces in the jigsaw can be changed to ensure you remain on track.

DO I HAVE TO PAY A FINANCIAL PLANNER FOR THE FIRST INTERVIEW? HOW MUCH DOES A PLANNER TYPICALLY CHARGE?

Most financial planners will provide you with one free half-hour or hour meeting to talk about your reasons for wanting to work with them. During these initial interviews, the planners will also decide if they can help you and explain how they would work with you. Like other professionals, the rates financial planners charge depends on their experience, geographic location, level of services and your needs. Interview more than one planner to get an idea of the going rate for financial planning services.

WHAT IS THE BEST AGE TO START FINANCIAL PLANNING?

While it is true that the younger you start the more beneficial the process will be, financial planning is worthwhile at any age. Although younger people may have more decisions to make regarding their financial lives, changing laws and circumstances can lead middle-aged people and seniors to have to adjust their financial plans as well. Changes in tax law, for example, may require many people to revisit certain investments or estate plans, and adequate disability planning becomes more important as people age.

DO I NEED AN ONGOING RELATIONSHIP? CAN'T YOU JUST TELL ME WHICH PRODUCTS OR SERVICES I NEED?

We believe it is important to have a thorough understanding of your personal situation before we make any recommendations. Only then can we help you to build your own individual plan. Remember that products or services may be the jigsaw pieces, but they are not the whole picture. Whether your plan is simple or complex, an ongoing relationship can be vital. Think about Financial Planning as a journey – you can travel solo to a place you have never been, once someone has booked you on the right plane, but wouldn't it be better to have a guide once you land?

IS FINANCIAL PLANNING EXPENSIVE?

The real question here is perhaps, "How much is expensive?" The aim of Financial Planning is to provide you with a robust strategy to make the best use of your money. Very often our recommendations can save you significant amounts of tax over the years; or they can enhance your investment returns. Costs typically include an upfront advice fee for providing a critical analysis of your personal situation and making bespoke recommendations. The combination of time, detailed research, expertise, regulation and ensuring that PARTNERZ remains a secure and stable business to support you for the longer term all play a part in costs. Should you decide to retain us as your Financial Planner we also charge an ongoing fee to ensure that your plan remains on track and appropriate, and that legislative or taxation changes do not lead to any derailments. If we feel our Financial Planning services would not give you real value for money, perhaps because your situation doesn't require a detailed plan, we will tell you. We will normally cover the cost of the initial meeting, so you should feel confident to talk openly about your situation without fear of an unexpected bill.

Our Firm

Partnerz is a Personal Finance Planning company partnering with various licensed financial firms that cuts across Investment Banking, Universal Banking, Pension Trustees, Insurance Companies and as well as Family Law expertise.

The amalgamation affords us the advantage to scrutinize their products and services and effectively recommend them to our Relatives. Our success stems from the satisfaction and happiness of our clients (Relatives). We therefore believe that you can be the architect of your own life, so partner with us to help you build a solid foundation and navigate and plan your way through life's moments to a desired destiny of financial stability.

Our independence ensures a fiduciary duty to work in your best interest regardless of whether you feel like you're on track right now or not. Gradually, we are building a technological platform to enhance our global quest. This app, backed with Artificial Intelligence (AI), will support RELATIVES on complex financial issues at a click or press of a button. This is the future of Financial Advisory; and we are working diligently towards offering nothing but the best.



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