

# *Planning your financial future.*

*A highly valued  
employee benefit  
specifically designed  
to provide clarity  
in your financial  
position and a path to  
achieve your goals*



# Shaping your financial future.

Avantgarde is a tailored financial advisory service

In today's fast-paced and demanding business environment, it is all too easy for senior executives, managers and high-earners to neglect their own financial future. It is a situation that more UK companies are waking up to and this is why Citimark has developed our Avantgarde service.

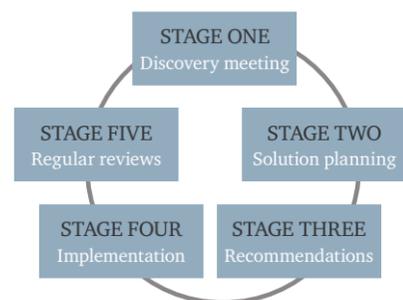
## What is Avantgarde?

Solely relying on your corporate employee benefit package to provide you with a pension and an element of family protection may simply not be enough. So how do you fill in the gaps to complete your financial jigsaw?

Avantgarde is a tailored financial advisory service which is designed to develop a bespoke financial plan to effectively deliver your desired future lifestyle.

## What we do

A typical employee benefits package will include a blend of investment and protection such as pensions, staff share/option schemes, death in service, income protection and private medical insurance. The Avantgarde service is designed to incorporate these valuable benefits into your plan, but these in isolation may not be enough. We identify gaps in your plan and make specific recommendations to optimise your financial position both now and in the future.



## Citimark: how can we make a difference to your financial future?

One of our highly qualified chartered financial planners will work with you to identify your financial objectives and develop a strategic plan to help you achieve them. We will show you areas where real and tangible improvements can be made to your current position.

By using our Avantgarde service we will specifically target key areas which are invariably overlooked but will often result in significant long term tax savings and overall improvements in building your wealth:

- Optimising your pension structure and investment performance
- Other HMRC approved investment solutions to build your wealth
- Inheritance tax planning and wealth creation outside of your Estate
- ISA investment strategies
- Comprehensive protection for your family against death and disability

## How does Avantgarde work?

- **Discovery meeting** to understand your financial objectives and assess your current position
- **Solution planning** to conduct a comprehensive review and research all options to map a path from your current financial position to your agreed desired lifestyle
- **Recommendations** to allow you to make a series of well informed decisions to assist you in moving towards your lifetime goals
- **Implementation** to effectively action the agreed recommendations
- **Regular reviews** this is a dynamic process and requires regular reviews to ensure that additional objectives are included in the plan and any changes in circumstances are taken into account

# Planning your financial future with Avantgarde.

Planning your financial future with Citimark's Avantgarde service could help you to:

- Become better financially organised**
- Plan to fulfil your goals and aspirations**
- Minimise the tax you pay in future**
- Identify major potential savings in your financial affairs**
- Analyse your corporate benefits package.**

*“Citimark have continued to develop my financial plan for over 26 years in a very consistent way. They keep me financially on track and have certainly increased my financial awareness. My wife and I are delighted with the outcome now that we have moved into retirement.”*

Stuart Turner - Oracle, Senior Vice President (retired)

## Get in touch

We can arrange to meet with you at any of your employer's locations or at our local branch offices. To arrange your introductory consultation or to find out more, simply contact us using any of the following methods

**01275 462 469 (Bristol) or  
01183 593 250 (Reading)**

[www.citimark.co.uk](http://www.citimark.co.uk)  
[info@citimark.co.uk](mailto:info@citimark.co.uk)

*“Citimark's pioneering Avantgarde service is all about helping affluent individuals with busy lives find true financial independence and facilitate their lifetime goals and ambitions.”*

Mark Inledon  
Chief Executive Officer  
DipPFS, CFP<sup>CM</sup>

*Discover your  
Financial Future.  
Discover Citimark.*



AVANTGARDE

The Citimark Partnership is authorised and regulated by the Financial Conduct Authority.

The value of an investment and the income from it could go down as well as up. The return at the end of the investment period is not guaranteed and you may get back less than you originally invested.

The Financial Conduct Authority does not regulate tax advice.



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