

oyster



Financial Planning

BECAUSE THE WORLD IS...



**We are confident we can
positively help you change the
way you think about money**

Welcome to Oyster

Everyone has a different relationship with money. For some people it's accumulating as much as possible for others it is simply knowing that what they have is enough to foot the bill for their desired lifestyle.

We are confident we can positively help you change the way you think about money. Not just money, but pensions, investments, protection and so on.

Not the most exciting subjects in isolation but all of these when used together as part of a cohesive personal financial plan are all essential building blocks and a gateway to your future financial freedom and happiness.

Our clients have told us they get confidence, peace of mind and reassurance from our work together. To learn more about how we can do this for you please explore our site.

Friendly but very professional

"I met Michael in the middle of 2014, I was in Financial difficulty due to illness, He sorted out all of my problems. I was very impressed by his friendly but very professional way he conducted business. He has a lot of other ventures going on in the community. I would recommend him to anyone that needs help financially, a very satisfied D Pearson"

- D Pearson





Why Oyster?

We are a well-established Independent Financial Planning practice based in the New Forest, on Hythe Marina across the water from Southampton.

We have built our business through many years of hard work, starting, developing and growing client relationships.

Our ambition for our business is simple.

We want to give our clients a clear focus on where they are now financially, where they want to be in the short, medium and long term, and then to create a robust strategy to ensure all their ambitions are achieved.

Put simply, our ambition is to make your ambitions possible – however ‘out there’ and ‘unachievable’ you think these may be!

Concerns about Retirement

“After meeting Michael for a chat over our concerns towards our retirement your professionalism helped us understand the breakdown of our financial situation giving us a lot more confidence in planning for possibilities in the near future, especially regarding imminent retirement. Your time was very much appreciated by us. Thank You.”

- Bert & Bridget Cook

Aspire Lifestyle Financial Planning

Our Aspire financial planning process enables us to create tailored, fun, robust and individual financial plans for our clients.

By understanding and focussing on you and what makes you unique, we can begin to design strategies to give everything you do meaning, starting today!

Aspire can work for everybody but is especially relevant and life changing for people at a crossroads in their lives. Whether they are getting divorced, inherited money, have health issues, made redundant, starting a business or just contemplating what to do with the rest of their lives.

“A goal worth pursuing creates a discipline to follow it and putting all your energies into achieving it”

Aspire is a very involved process, however it is also a very rewarding and fulfilling process. Our clients have consistently told us this. As a financial planner with over 21 years' experience I also get the same gratification and sense of achievement as we help our clients understand where they are now financially and where they

want to be next year, 5 years, 10 years and well into retirement.

With Aspire our focus is multi layered, we need to look at: -

- You and your immediate family
- Your assets, whether they be investments or property
- The cost of your desired lifestyle, now, into retirement and in later life
- How you fund this lifestyle? Career or perhaps already retired
- Managing your liabilities, mortgages, other borrowing
- Business interests
- Retirement aspirations
- Structure of investments, appropriate levels of risk
- Wealth accumulation and preservation

For us to be able to design, the most suitable financial plan and strategy for you we will need to know all the above.



Aspire isn't all about facts and figures though. Of course, these are essential elements and we need to record them accurately.

As important are the unique bits about you. Your aspirations, the things you want to achieve, but perhaps you thought weren't possible.

What ambitions get your heart pumping? What goals are that dominant in your mind that if you could see a clear path to achieving them you would go for it tomorrow.

Typically, there are 3 types of people, those who can achieve all they want and will have plenty of money left over, those that will be just about ok, and those that would run of money.

If you are going to be ok, we will ensure you are protected against life's little speedbumps to ensure your well laid plans aren't derailed.

Likewise, if you are going to be just about ok, we will use our experience and knowledge to maximise your financial position.

Would recommend friends and family, no qualms!

"We would certainly recommend the Lifestyle Planning process and Oyster to friends and family without any qualms at all, in fact we did this recently with two of our friends and they are both now customers of Oyster. We will obviously stay with Oyster and hopefully enjoy the service Michael gives for many more years to come."

- Peter and Marian Capper



Services

We understand that everyone's financial needs are different. Therefore we offer plenty of choice when it comes to what services you choose to employ with Oyster.

Our core offering is Aspire our holistic financial planning service, which gives people a very clear picture of their financial position and enables big financial decisions to be made from an informed position. We then have a menu of 'lighter touch' service for clients not yet ready for the full financial planning service.

Since the very beginning, Oyster has firmly believed that choosing an independent financial adviser is one of the most important decisions you will make. At Oyster, we provide high-quality, professional financial planning with clearly defined service levels and a transparent fee structure.

Our core values ensure we act with the utmost degree of integrity and professionalism at all times. We are open and ethical in everything we do, putting our clients' best interests at

the heart of our business. By using Oyster, you can be sure that your collective financial needs can be regularly reviewed and discussed, if required, in an ever-changing financial climate.

Start Living The Future

"Michael has also been wonderfully supportive when unexpected difficulties arose, and has always been there to offer advice and help whenever I needed it, with genuine care and kindness. So, as they say, you can't take it with you! Start living the future you have worked hard for. Try listening to pearls of wisdom from Oyster Financial Planning – it could change your life!"

- Denise

Business Owners

Running your own business and being in control of your own destiny can be a very rewarding experience.

Yes, there are inherent risks in taking the plunge, whether by choice through redundancy or frequently because you have learned your trade and find you have outgrown your 'teacher' and want to feel that adrenaline pumping through your veins yourself to see if you can cut it not just as the skilled technician but also as the person in charge, being your own boss.

One thing is for sure, if you offer a service that there is a demand for, that you can deliver repeatedly and at the right price you have the best possible opportunity to grow a business moulded on you and your beliefs.

Seeing this happen, requires hard work and can be especially at the start a nerve jangling experience.

We also give guidance and advice on Shareholder and Partnership Protection along with other keyperson business assurance solutions.

If you are in control of our own destiny that's fantastic, we can help you unlock your businesses potential to improve your financial future.

If you are not yet there but want to start a new business our Aspire Financial Planning service could be just the encouragement you need to take the plunge and go into business for yourself!

Best Life Experiences

"Michael, and the tools used at Oyster, provide a forum for Lorraine and I to discuss future plans and lifestyle choices in an informed way that we would have difficult visualizing ourselves. If it had not been for the work we have done with him, we would certainly have been more conservative in our choices and could easily have missed out on some of our best life experiences. Thank you Michael."

- Richard & Lorraine





To book an appointment at Oyster's expense to see how we can help you, get in touch today on the details below

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