

INTRODUCING

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I am a Director of De Luca West. We are a small, independent firm of Chartered Financial Planners based in Brighouse, West Yorkshire. Our clients are located throughout the UK and the majority are resident in West Yorkshire.

I qualified as a Chartered Financial Planner (CFP) in December 2009, achieving diploma level 6 which is the industry's gold standard for financial planners. This means that I adhere to the code of ethics which places clients' interests at the heart of the advice I give. Following this I became a Fellow of the Personal Finance Society, a highly respected professional body for the financial advisory profession in the UK.

My work means that I advise a range of clients on a range of areas. One of the main areas is trust and estate planning and to this end I have passed the STEP (Society of Trust and Estate Practitioners) certificate

for financial services which helps me to understand the legal as well as the practical issues of this area of financial planning.

I am qualified to advise the elderly on their specific needs and advise them and family members on issues surrounding the funding of Long Term Care. This is a complex area and people often want guidance on which assets would be included in Means Testing and ask for help where possible in protecting capital assets from being used to fund the cost of care.

I am a qualified pensions adviser, advising on a variety of pension arrangements, particularly as people draw closer to taking benefits. The pensions legislation changes from 2015 allowing freedom and choice for pension benefits has created a requirement for specific advice in this area and I enjoy putting plans in place to maximise opportunities here.



MY CLIENTS FALL INTO THE FOLLOWING TYPES:

- Elderly people who have built up assets during their working lives and wish to protect the values of these assets for themselves and their families
- Younger people who have inherited wealth and need to ensure it works for them longer term
- Trustees or deputies with responsibilities for seeking professional advice in the management of money for someone else
- Pension fund holders who need advice on releasing cash or income at the right time and at a sustainable level. People with significant levels of cash assets who want to look at the best long term investment options for them.

I pride myself on being a holistic financial planner, which means that whilst the initial enquiry or referral may be about a specific need at a specific time, I will work with my client over the longer term to formulate a lasting financial plan to cover all of their financial goals.

I enjoy my work and advising a wide range of clients, many of whom have been with me for many years.

If you would like to discuss any of the above issues at all, please get in touch:

Call **01484 712537**

Email **SUSAN@DELUCAWEST.CO.UK**

