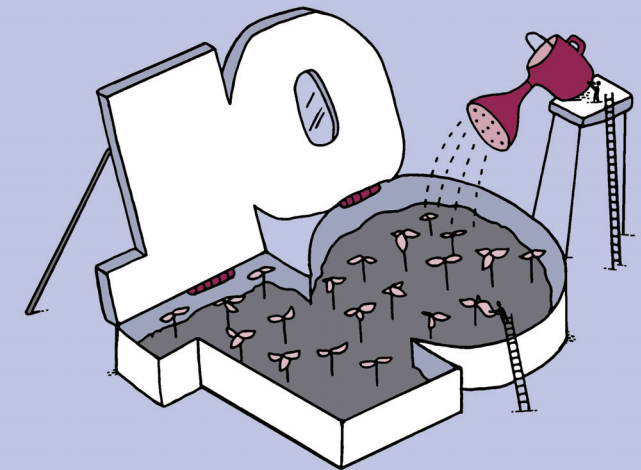
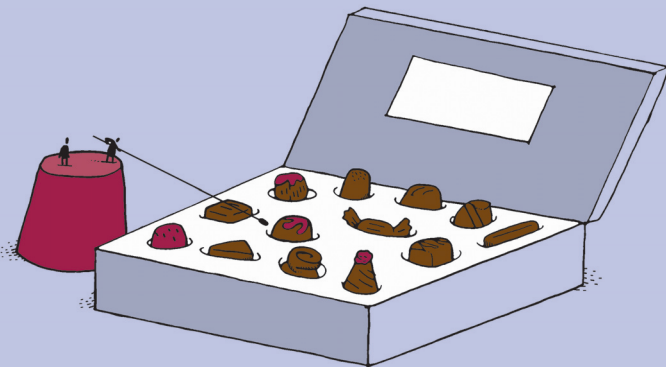


**maximising wealth and creating financial independence**

- > employee benefits
- > wealth management
- > corporate services
- > pension trustee services
- > self administered pension solutions
- > business financial review

business  
financial review



it all amounts to more

Advisers to entrepreneurs

helping you make the right choices

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Tenon Financial Services Ltd is authorised and regulated by the  
Financial Services Authority

FP352

### **continuing to meet all of your needs**

Whether you are a Partnership, Sole Trader or a Limited Company, your business life evolves very rapidly and we know how important it is to understand your changing needs. This is even more relevant in changing economic times. Tenon want to ensure that our team members working on your behalf remain fully aware of all issues that can impact on your future. That's why we offer our clients the business financial review, a service that improves our understanding of your business needs, and enables us to confirm to you that your financial planning is fit for purpose.

We can serve you better if we know what you have already done or are planning to do in the future. Cost is going to be key as we move through changes in the economic landscape and a check up of existing and proposed structures can only be to your advantage.

At Tenon we're also aware that you will have a number of professionals acting on your behalf. We need to understand where responsibility lies and ensure that assumptions aren't being made, by us or by them, which will leave you exposed to unnecessary risk.

### **what areas will the business financial review examine?**

The review is designed to give us an overall assessment of all Financial Planning structures that are already in place, confirm that they are appropriate and cost efficient for your needs. This could include any of the following:

- > benefit structures in place for employees: are they compatible and cost effective? When did you last benchmark in your sector? Do your employees appreciate what is in place?
- > business succession: what are your plans? Are you looking to sell the business? If not, how are you going to create income and wealth in retirement? "My business is my pension" is not necessarily appropriate in changing economic times.
- > risk profile: what is your position at the moment? Do the structures that you have in place fit with your current profile? Will a changing economy force you to adjust your risk profile?
- > personal planning: considerations outside your business activities. Are your plans wealth-creative? Are they well managed? Have they followed the increasing trend for lower costs for these services?

### **who will conduct the review?**

The business financial review is undertaken by an experienced financial planner who will work closely with your Tenon relationship director, and other professional advisers as appropriate. The initial review is without charge.

The aim of the service is to fully inform your Relationship Director and any other Tenon team members you deal with. We want to make sure that we remain fully up to speed on matters that could impact on your business.

At the end of the review you will receive an Executive Summary confirming areas worthy of further consideration. It will outline areas that are not "fit for purpose".

Tenon is committed to making sure we continue to provide you with a truly holistic service, one that maximises any opportunities available and positions you correctly in the event of an economic change.

### **why do we provide this service?**

Having a comprehensive understanding of your business will enable us to do our job for you more effectively, both now and in the future. Your relationship team here at Tenon can then help you navigate your business through whatever future circumstances prevail.