

Randalls and Financial Planning



We aim to make our clients' aspirations a reality

Our recommendations are bespoke to each client and are focussed on meeting their individual hopes and aspirations.

We encourage our clients to think of their money in terms of the life it allows them to live rather than simply as a numerical value. When we talk about goals with our clients we are therefore talking about what their money could mean for them.

Identifying an objective or goal is the starting point to constructing a successful investment plan.

Without an investment goal
there is no basis on which
to discuss risk parameters,
set return targets and
invest appropriately



Whatever the goal, Randalls' aim is to connect a client's current situation to their aspired future. We incorporate the whole range of disciplines making up our know-how to maximise the likelihood of success.

These goals could be to achieve a certain future lifestyle – for example a retirement in which they can enjoy their hobbies and go on regular holidays, or to fund a particular future aspirational purchase such as a holiday home or to support their children into adulthood. It could simply be to preserve the value of their wealth in case it is needed in later life or to pass down to their heirs.



Our plans incorporate the whole of a clients' financial situation and so are as robust as possible

Our financial advice goes much further than just the formal plans we put in place for our clients. Randalls are trusted guides for the long term, applying our knowledge and experience to our clients' unique contexts. It is this less-formal ongoing guidance and advice that many of our clients say they find most valuable.

Identify a Set of Goals

This can be harder than it sounds. We help our clients to think clearly about their hopes for the future and to identify priorities and contingencies.

Quantify Goals

This involves identifying the cost of future goals and determining the level of shortfall (if any) in a client's current ability to fund this. The challenge is that the value of money itself is not static and decreases (typically) with inflation.

Establish a Plan

This draws on many disciplines including budgeting, tax advice, protection planning, investment planning, risk management and other matters to ensure that the plan is as effective as possible.

Ongoing Monitoring and Review

It is essential to regularly review the plan to ensure that it is still on track, not least because the state of the world changes. It is impossible to forecast life's changes and aspirations evolve and change; it is very possible that the plan itself may need to be altered.