WREN STERLING
WORKPLACE

Executive Financial Planning

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Invested in your
financial success

Clarity for complex financial lives

As a senior executive or director, your financial position is likely to be more complex than most. Variable remuneration, pension allowances, tax exposure and limited time for planning can all increase complexity, and open up risks and missed opportunities.

Wren Sterling's Executive Financial Planning Service is designed specifically for people like you, providing independent advice that brings clarity to your situation and helps ensure your financial plans work as hard as you do.

Why planning is essential

Without proactive planning, financial complexity can lead to:

Unexpected tax bills that could have been avoided

Pension contributions that exceed allowances without realising

Missed opportunities to make the most of tax reliefs

Investment strategies that don't reflect your real goals

Wealth that isn't structured effectively for the future

Why Wren Sterling

We're Financial Planners, which means much more than simply recommending investments. This means we look holistically at your whole situation. We plan your finances to achieve your long-term goals, incorporating tax planning, protection and regular reviews to ensure your plans adjust around the changes in your life.

01 A nationwide financial planning business

02 Truly tailored advice

03 Depth of expertise

04 We're committed to service excellence

05 We're independent

06 Comprehensive range of services

A trusted partner

30,000+
Clients

£10bn
Assets under advice

150+
Financial Planners
(Supported by specialist researchers)

98%
Client Retention

From over 300

feefo
Rated Exceptional

4.7/5

Real Reviews

*Correct at January 2026

What your pension review includes

01 Review all pension contributions and schemes

02 Assess your annual pension allowance, including any tapering

03 Calculate available carry forward across the previous three tax years

04 Confirm your total contribution capacity for the current tax year

05 Analyse any potential tax charge

06 Assess any annual allowance tax charge implications, including scheme pays vs self-pay

07 Consider salary sacrifice and contribution structure

08 Recommend contribution levels and timing

09 Review your lump sum allowance position and associated tax implications

What you will receive

You'll receive a personalised, decision-ready advice report, supported by a dedicated discussion with a financial adviser.

Your report will include:

- An overview of your current financial position
- Your available contribution capacity
- Any potential tax exposure, fully explained
- A tailored contribution strategy
- Practical next steps, including how and when to act

Fees

The Executive Financial Planning Service is typically available for a fixed fee of £1,850+VAT.

The exact cost and any tax implications will be discussed and agreed based on individual circumstances. This fee covers the full review, advice report and adviser presentation meeting.

If you choose to proceed with wider financial planning or estate planning advice following your review, the initial fee is deducted from the total cost of that engagement. The fee can be paid by the employee or employer.

Your experience with us

1. Initial conversation

A confidential, no-obligation discussion to understand your priorities.

2. Detailed analysis

We take a holistic view of your finances, including pensions, tax exposure, income structure and wider planning opportunities.

3. Personalised advice

You receive a structured report and recommendations tailored to your circumstances.

4. Ongoing support

We work with you over time, adapting your plan as your role, income and goals evolve.

The value to you

The right financial plan doesn’t just help you protect your position - it helps you make the most of your opportunities.

- Reduce the risk of unexpected tax liabilities
- Make full use of pension allowances and tax reliefs
- Gain clarity over complex financial decisions
- Align your wealth with your long-term goals
- Take confident action based on recommendations

A flexible, executive-friendly service

- Meetings available face-to-face or via Microsoft Teams
- Initial consultation at no cost
- Independent advice, not tied to any provider
- Clear, straightforward communication

Financial Planning

Alongside pension planning, we provide joined-up advice across all areas of your finances:

Pension & Retirement Planning:

- Retirement projections and planning
- Contribution strategy and tax efficiency
- Clarity on future income

Tax Planning:

- Making the most of allowances
- Planning around bonuses and income
- Strategies to help reduce tax exposure

Investment Advice:

- Portfolios aligned to your goals and risk profile
- Access to a wide range of investment solutions
- Ongoing review and rebalancing

Protection Planning:

- Life, critical illness and income protection
- Ensuring your financial plan is protected

Estate Planning & Legacy Planning:

- Passing wealth efficiently
- Support with wills and trusts
- Long-term legacy planning

Get in touch

To arrange a confidential, no-obligation conversation please contact:

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wrensterling.com/workplace

Your initial meeting is at no cost to you.

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