



**A life designed** perfectly for you

*“I was looking for a local professional service that I could easily access. I have confidence that Otter Financial Services will keep me regularly updated as developments happen.”*

Juliana, Colyton Devon



Blackdown Hills, East Devon

# Financial planning that's right up your street

Welcome to Otter Financial Services.

We're a team of professional and friendly financial planners based in the heart of our community – in fact right on Mill Street in Ottery St Mary.

We're here to help you plan for the future and find innovative ways to make your money work harder – and that's something we do for business owners, individuals, families and trusts throughout Devon and beyond.

You won't find off-the-shelf packages here – just a real commitment to discovering a cost-effective solution that's best for you and your financial situation – typically our clients have around £200,000 to invest but that's not always the case.

You'll probably benefit most from what we do if you're thinking about retirement, or if you've already taken that step but want to get more out of your finances. Or perhaps you're wondering how best to invest for the future or provide financial security for your family – especially when it comes to passing on your wealth to those nearest and dearest to you.

People come to us for many reasons – but the reason they keep coming back is that we care.

# The journey starts here

A photograph of a stone bridge with two arches crossing a river. The bridge is made of dark stone and is surrounded by dense green foliage and white flowers in the foreground. The river flows under the bridge, and the background is filled with more greenery.

Bridge over the River Otter at Otterton, East Devon

Where do you want to be in five, ten or even twenty years? The first step in planning for the future is knowing where you want to go – our job is helping you find the right path to get there.

Before we do anything, we'll listen to your aspirations, aims and what really matters to you. Then together we'll create a financial life plan that can help bring you clarity and peace of mind.

twists and turns you encounter. If life throws an interesting challenge your way, we'll be ready to meet it square on and help make it work to your advantage.

Once you set off on your journey, we'll be by your side every step of the way, through whatever

# Six steps to success

## 1. Getting to know you

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Before we do anything, it's important to know that we share the same values and will be a good fit for each other. That's why we set up a free, no-obligation meeting to introduce ourselves and see if working together feels right.

## 3. Time for a reality check

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Armed with all that information, we'll look at your financial situation to see if your goals are realistic. If we spot any pitfalls, we can discuss ways to get around them or uncover opportunities you may not have even thought about.

## 5. Putting it into practice

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Once you're happy with your plan, we can start to implement it (you don't have to use us, of course, but it would be a shame not to). We'll liaise with financial product providers, handle all the paperwork and make sure you understand everything.

## 2. Seeing the full picture

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If the first meeting goes well, our next step is to get a clear view of your financial situation and find out what makes you tick. What are your aspirations, what are you worried about and what risks are you prepared to take to achieve your goals?

## 4. Let's make a plan

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Now we've agreed on a strategy, we can turn that into your Personalised Financial Life Plan. That will include income and expenditure statements for now and in the future, a lifetime cash forecast, a statement of your assets and liabilities and agreeing your risk profile.

## 6. Keeping it on track

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We'll review your plan to make sure you stay on course to reach your goals. And by meeting regularly, we can ensure that you're always up to speed with what's happening, ready to meet any big changes in your life.



St Marys Church, Ottery St Mary, East Devon



## Why work with us?

There are many reasons to work with Otter Financial Services. As well as being local ourselves, we are a small but specialist team that's proud to serve our community, and we really care about getting it right for our clients. It's a trusted partnership that grows as the years go by.

We're independent, so the high-quality advice we provide is never based on what cut we can get from financial product providers. We're paid by you to provide high quality, professional advice, always with your best interests at heart. If we don't think we can make a difference to your financial future, we'll be honest and tell you so.

Finally, you'll find we're friendly, down-to-earth and like to keep things simple, never bombarding you with jargon. And while financial planning is serious business, that doesn't mean we can't have a bit of fun along the way.

# A service reaching the highest level of excellence!

We're incredibly proud to have been awarded BS 8577, a prestigious British Standard only held by a small group of financial planning firms in the UK. In order to achieve it, we had to undergo a vigorous process of assessment – one from which we emerged with flying colours.

Nothing could be better testament to all the hard work put in by the team than the feedback we received from Colin Selway, the assessor from Standards International.

Commenting on our award he said: "Of all the firms I have assessed so far for BS 8577 certification, none are more deserving of achieving certification than Damien, Claire and Alison.

Working on a headcount of 2.5 staff they have all worked hard to absorb the values and worth of the BS 8577 and are already saying that both the WOWW! by Design Development workshop and BS 8577 has made them more professional and better structured.

As a team they should be recognised for all of the hard work they have undertaken to build the platform they have for going forward with the BS 8577."

Being BS 8577 certified shows that we have the operational framework in place to deliver a first-class service to our clients. It also underlines our commitment to best practice and driving standards even higher.







*“Of all the firms I have assessed so far for BS 8577 certification, none are more deserving of achieving certification than Damien, Claire and Alison.”*

Colin Selway, Standards International

# A team you can work with

When you form a partnership with Otter Financial Services, you'll be introduced to the whole team – so whenever you call there will always be someone at the end of the line you know and trust.



**Damien Clyburn**  
**Chartered Financial Planner**

*"I love being able to see our clients live fulfilled, meaningful and financially secure lives."*



Damien is Director of Otter Financial Services and has more than 20 years' experience of the financial services sector. After many years of study, he achieved Chartered Financial Planner status, the gold standard of financial advice in the UK. It's a qualification that puts him into an elite bracket of advisers and binds him to a strict code of ethics – one which means you can be sure your financial future is in safe hands.



**Claire Hart**  
**Business Manager**

*"We offer a professional, tailored approach to financial planning in a friendly and relaxed atmosphere."*

Claire has been with Otter Financial Services since 2009 and is highly experienced, having clocked up nearly 20 years' in the industry. Supporting Damien, she'll be there to deal with your enquiries, carry out research, submit applications and put together all the information needed for your regular financial reviews.



**Alison Clyburn**  
**Client Services Manager**

*"We ensure that our clients get the best advice and, of course, we always go the extra mile."*

Alison provides day-to-day support to Damien and Claire and will be your first point of contact if you have any questions or need help with anything. Hugely experienced, Alison has spent more than 20 years working in financial services, focusing particularly on pensions.





*“You bothered to get to know us and have become trusted advisers and I hope, friends. The help I have received over the last 18 months has been incredible”*

**Alison, Ottery St Mary**

## Join our family of happy clients

We're dedicated to providing a first-class service that our clients come to know, love and trust. When you work with us, it's not just a one-off meeting, but the start of a lifelong partnership designed to help you live the life you want to live.

Friesian cows grazing on farmland, East Devon



But don't just take our word for it, here's what some of our clients say:

*"We have been very impressed by the effectiveness of Damien's management and the results that he has achieved for us."*

Haydn and Ann Ilminster, Devon

*"Damien has been giving us financial advice on our portfolio for many years. He has always provided us with a friendly, knowledgeable and supportive service with regular updates. We would certainly recommend him."*

Bob and Bev, Devon

*"Competent, well-researched, prompt and friendly service delivered with integrity. Damien always has the client's best interests at heart."*

Eva, Sidmouth

*"Over the years our relationship has developed in such a way that we now come to see each other as friends as well as professional advisers."*

Graham, Ottery St Mary, Devon

Isn't it time you made friends with [Otter Financial Services?](#)



# Your future starts here

Before you can get to grips with planning your financial future, you need to understand what makes you tick, and what's important to you and your family.

Answer these five questions as honestly as you can. It will help you put together a picture of where you are now and where you want to be.

1. What things in life are most important to you?
2. What do these things bring you?
3. If you didn't need money what would you do with your life?
4. What are your top financial worries?
5. When was the last time you talked to someone honestly about your finances?

## Let's set a date



Here's a handy reminder of our next meetings.  
We look forward to seeing you then.

Date:	Time:	Location:

## Get in touch

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For further information, or to speak to one of our team, call 01404 815551 or email [enquiries@otterfinancial.co.uk](mailto:enquiries@otterfinancial.co.uk)

Alternatively, why not call in and see us at:

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Find out more at [otterfinancial.co.uk](https://www.otterfinancial.co.uk)

 [@otter\\_financial](https://twitter.com/otter_financial)

 [OtterFinancial](https://www.facebook.com/OtterFinancial)

With investing, your capital is at risk. Investments can fluctuate in value and you may get back less than you invest. Past performance is not a guide to future performance.

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