Support

for when you need it most

THE Openwork PARTNERSHIP

We are The Openwork Partnership and for us, financial advice is personal.

To us, financial advice is personal, it means that as a client of The Openwork Partnership, you will always be treated as an individual – by an individual. Every one of our advisers makes the commitment of giving every client the highest standards of service and care extremely seriously.

Most importantly, your needs as a client will be considered on a very personal basis. We will make no assumptions on the best way to help you without taking the time to truly understand your circumstances and goals.

All of us will experience change in our lives – some change is welcome – making progress in our career, building our family, establishing a home and a legacy.

Other change is less welcome – serious illness, divorce and job loss can all make life much more difficult.

This brochure sets out our approach to adapting our service and advice to whatever life has thrown at you - so that we can help you to face the future with confidence and optimism.

We believe that it's in challenging times that we can make the most positive difference for our clients – by sticking to our promise and focusing on your personal situation.

Let's talk about vulnerability and individuality

Some people are not happy to be described as 'vulnerable'. The word conjures a sense of helplessness and exposure to difficulty that is uncomfortable for us all.

The truth is that pretty much every one of us feel like this at some point in our lives – perhaps for only a short-time or maybe on a long-term basis.

Ill health can happen at any point and for most of us, age will at least have an impact on our sight or hearing, making it harder to take in vital information. Even joyful events such as the birth of a new child, can mean that you are not able to focus on every aspect of your life and could be exposed to risk.

Even having a language other than English as your primary one can open the possibilities for misunderstanding.

We do not believe you should feel embarrassed if you feel vulnerable. We need to know how you feel and how you want your advice to be given to you.

It's key that you understand the options we will give you and if you want additional support in the decision making process, then you should have it.

Adapting to individual client needs is what every one of our advisers do every single day.

We're here to make it easy

You will be fully aware of your own situation. Our role is to get to know and understand you so that we can always recommend the right approach – whatever your circumstances.

Your life can be complicated

There are many different life events and situations that can make managing your finances more challenging.

Your Health

Mental or physical challenges short or long-term, being unwell or suffering an impairment to your sight or hearing can make being in control of your finances more difficult.

Your Resilience

We all have times when we struggle to cope, for some of us the situation is temporary and upsetting, while for others challenges can be enduring. Whether it's stressful situations in life or more specific financial difficulties, the cares of life can make it difficult to make sound financial decisions.

Your Capabilities

Our strengths and experiences make us who we are and for many that will not include knowledge of financial matters or confidence in numbers generally. You may have cognitive or learning challenges, or you may not be comfortable with technology.

Just Life

Change is a constant and we will all experience the good and the bad. Marriage and divorce, birth and death, career progression and job loss, caring for others and being cared for – all have an impact on your needs.

It starts with a conversation

When we first meet to plan your financial future please share as much of your personal experiences, concerns and goals as you can.

You may think your concern is a small and unimportant matter. Our job is to listen, to understand and to give you the advice and guidance you need in your financial life and having a full picture really helps us to give you a truly personal service.

Understanding your situation helps us to adjust our approach to you and to make sure that our proposals are designed to give you the support and care every one of our clients deserve.

Most importantly – once you have trusted us with an understanding of your individual situation, we need only have the conversation once. Unless you advise us of a change, our approach will always reflect your personal circumstances without you having to remind us of your needs.

Our service is always personal and there are many ways this tailored approach can be adjusted to reflect your individual circumstances including:

Taking our time and spreading our discussions over several shorter meetings instead of one long meeting – so you have the space and energy to consider and understand your options.

Being flexible on the time, location and nature of meetings and always fitting around your needs – be they important family events, work pressure or periods of ill health.

We will never, ever hurry you to make a decision but always work at your pace so that you have the time to think over your options.

We will welcome relevant friends or family members to accompany you at meetings – especially if others are affected by your decisions.

We will help you to set up contingency plans in the event of unexpected changes to your life. This can be as simple as letting us know your most trusted individual – the person we can speak to if we have concerns for your wellbeing. Or we can help you to set up an appropriate power of attorney to give you peace of mind on who will make decisions on your behalf if you cannot make them yourself.

Whatever your circumstances, we will respect your wishes and we will adapt our approach in tune with your changing needs at all points in our relationship.

Always in partnership with you

Partnership is at the centre of who we are. It is central to how we work together with and for our clients.

Partnership means we work together to put you at the heart of everything we do – so that you can make better financial decisions, build better plans and achieve better outcomes. Whatever your circumstances, we want you to live the life you deserve.

As one of the largest, well established, and most diverse financial advice networks – we will take every opportunity to do the right thing for each and every client who places their financial wellbeing in our hands.

We can also help you to protect your friends and family

Not everybody is comfortable and confident in sharing personal and sensitive aspects of their lives. Every adviser within The Openwork Partnership is trained to consider clients who may be at risk of mismanaging their finances due to their personal situation, but it will not always be possible to recognise every unshared concern.

If you think that aspects of your life are affecting your ability to make sound financial decisions, please do try to confide in your adviser – no matter how small the matter may feel to you. When our advisers understand your concerns, they can make any necessary adjustments to give you the support you need.

Additionally, if you are the trusted individual for a relative or friend who is seeking financial advice from one of our Partners and you have concerns that they may not be sharing relevant details that could put them at risk, you can contact us on

0345 6461308

All information provided is fully confidential and will only be used to ensure the best outcome for our clients.

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