Together,
You Achieve

Hear from gunnercooke Partners

Antonia Brandes
Commercial Real Estate

I was introduced to Capstone when I joined my firm eight years ago and have been delighted with the support and advice ever since. I am a perfect example of the 'cobbler's children' – always too busy to focus on my own affairs and, if I'm honest, somewhat cautious about spending or using money.

So it was a great relief to appoint Capstone to take care of my finances and long-term planning, which they have done with understanding and skill. They took the time to understand my goals and carefully got me there without frightening the horses. There's never any hint of condescension when I ask basic questions – just patience and clarity.

More recently, they helped me structure something more complex, providing clear, practical advice to achieve it in a tax-efficient way. The team are professional, knowledgeable and supportive.

Gareth Malna
Financial Services & FinTech

When I joined gunnercooke it was the first time I'd been responsible for managing my own business finances, so there was a lot to understand. The model is very different from being employed, and I needed guidance on everything, from managing income to planning my finances properly.

Capstone helped me look at the bigger picture - from how to take money out tax efficiently, to putting the right protection in place such as life cover and insurance that I previously had. They also helped me look at my finances holistically, including pensions and long-term planning.

Gary has been very knowledgeable and responsive, and it's been helpful having someone who understands the gunnercooke model. We've been able to review things as circumstances change and make sure the plans we have in place still make sense.

Helping You Build A Secure Financial Future

Building your own business demands drive, dedication and vision – and having the right financial support behind you is essential.

As the preferred financial advisers to gunnercooke Partners since 2018, Capstone Financial has a deep understanding of the unique model you operate within, along with the opportunities and challenges it presents.

Working closely with you and your limited company structure, we build clear, tailored financial strategies that are tax-efficient, compliant and aligned to your long-term goals – giving you confidence that both your personal and business finances are working seamlessly together.

How We Can Help You

Navigating financial planning as a business owner brings unique challenges. Balancing a demanding career with the need to build, protect and preserve your wealth requires careful, strategic thinking.

From retirement planning and tax-efficient profit extraction to investment strategy and protection, we provide tailored advice for gunnercooke Partners – helping you take control of your financial future with clarity and confidence.

Investing

Whether your focus is on growing your wealth or generating a reliable income, we'll work with you to build a personalised investment strategy aligned to your goals, lifestyle and attitude to risk. As the value of investments can rise and fall, positive returns are more likely if you invest for the long term, but this is not guaranteed and you could get back less than you invest.

Retirement Planning

We help you define what retirement looks like for you – then calculate the level of income required to support it, building a clear and achievable plan to turn those aspirations into reality.

Protection

Ensuring financial security for you and your family is essential. We'll guide you in selecting the right mix of life cover, critical illness protection and executive income protection to safeguard against the unexpected.

Inheritance Tax & Estate Planning

Careful planning can make a significant difference to what you pass on. We help structure your affairs so that your wealth benefits your loved ones, rather than HMRC.

Tax Efficient Profit Extraction

Making the most of your limited company income is key. We advise on the optimal balance of salary, dividends and pension contributions to ensure your profits are extracted as tax-efficiently as possible.

Cash Management

Effective cash management underpins financial success. We help you stay in control of your company's day-to-day finances, ensuring liquidity while supporting longer-term planning.

Long Term Care Planning

The cost of care can be significant and unpredictable. We help you understand your options and put plans in place to protect your assets and provide peace of mind for the future.

Referral to Specialists

We work with a trusted network of professionals to ensure your financial and tax affairs are fully aligned.

*Please note where there is a referral service the service provided is separate and distinct to those offered by St. James's Place.

Advice regarding long term care planning may involve a referral to Karehero, a care navigator and matching service provider, whose services are separate and distinct to those offered by St. James's Place.

Your Financial Planning Journey, Step by Step

We believe financial planning is not a one-off event — it's an ongoing journey.

Building a long-term relationship based on trust starts with truly understanding you. That's why we take the time to explore your financial position, ambitions and priorities in detail. Often, this involves a series of conversations, ensuring that any advice we provide is thoughtful, tailored and right for you.

Initial Consultation (No-Obligation)

We begin with an in-depth conversation to understand your goals, priorities and lifestyle. This is also an opportunity to explain how we work, the services we provide and the fees involved – so you know exactly what to expect.

Your journey with us is structured, transparent and designed to give you clarity at every stage.

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Contingent Charging Structure

We operate on a Contingent Charging Structure, which means you will only be charged initial advice fees should you accept & proceed with our recommended advice, which is stage 4 of the journey. Prior to this, no charge will be made.

Analysis and Research

We carry out a comprehensive review of your current financial position, including any existing arrangements. At this stage, we also assess your attitude to risk and ensure we fully understand your objectives.

Building Your Bespoke Plan

Using these insights, we create a tailored financial plan designed around your specific needs and long-term ambitions – enhancing existing arrangements or addressing any gaps identified.

Recommendations and Implementation

We present our recommendations clearly, explaining how each element supports your goals, along with any costs and charges. Should you decide to proceed, we'll take care of implementing the agreed strategy.

Ongoing Advice and Reviews

As your life and circumstances evolve, so too should your financial plan. Through regular reviews and ongoing advice, we ensure your strategy remains aligned with your goals – giving you continued confidence in your financial future.

The Capstone Way

We believe the most valuable thing any financial adviser can invest in you is time — time to understand you, your goals, and what matters most to you and your family, and to build a lasting relationship.

Our business is designed to give advisers the space to focus on giving advice. They are supported by a highly experienced team of paraplanners, administrators and client service professionals. Together, we ensure your experience is delivered with care and professionalism at every stage, consistently meeting our promise and your expectations.

Our promise to you

- Always do what we say we will do
- Keep you informed and up to date on your investments
- Ensure you receive a comprehensive annual financial review
- Work in partnership with your other professional advisers where appropriate
- Act with integrity at all times, always putting you and your family first

Duncan Ward
Commercial Real Estate

I've been working with Capstone since joining gunnercooke around seven years ago, initially to review and improve my pension arrangements. The advice I received was a clear step up from my previous adviser, and this relationship has continued to add real value over time.

As I've approached retirement, the focus has shifted to how best to draw income in a tax-efficient way. The guidance has been both practical and proactive – helping me implement strategies I simply wasn't aware of previously.

What stands out is that the advice is clear, considered and genuinely tailored. My adviser is engaged, accessible and willing to give straightforward recommendations. It's been a flexible, ongoing relationship that has worked extremely well. I feel supported and it is comforting to know that not only is my financial position kept under review but there is advice immediately available whenever my circumstances change.

Nick Ducker
Corporate

Moving from an employed position at a large law firm to a self-employed role within gunnercooke meant I needed to ensure I had the correct protection in place for my family and I. I also needed to under-stand how I could effectively extract profits from my business in a tax efficient way.

Capstone Financial were recommended as the financial advisers to speak to as a gunnercooke Partner and I couldn't be happier with the advice and service I have received from them so far.

They took the time to fully understand my needs and objectives to ensure I had the right financial plans put in place for me. In particular I found the cash flow modelling really useful to help me look at what level of savings I need to put away each year to ensure I can retire when I want to.

Read more gunnercooke Partner testimonials

Expertise That Defines Financial Security

Prior to becoming Appointed Representatives of St. James's Place, we conducted extensive research on the wealth management and financial advice market.

We wanted to ensure we could deliver the best possible proposition to our clients and concluded that becoming a Partner Practice of St. James's Place would help us achieve this. They are one of the largest wealth management companies in the UK, with in excess of £240.8bn funds under management and a 95.4% client fund retention rate.

Being a Senior Partner Practice of St. James's Place allows us to draw on the support of their employees, including access to Technical Connections: a leading consultancy on "all things technical".

Guarantee of advice

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group, more details of which are set out on the Group's website at http://www.sjp.co.uk/products.

This simply gives you reassurance and peace of mind when planning your financial future.

The St. James's Place Investment Management Approach

Our aim is simple, to provide our clients with superior investment returns over the medium to long term. As the value of investments can rise and fall, positive returns are more likely if you invest for the long term, but this is not guaranteed and you could get back less than you invest. At the heart of our proposition is the distinctive investment management approach of St. James's Place, whose investment committee advised by a number of independent consultancies identify, select and monitor fund managers from around the world.

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Funds

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Fund Houses

Plan For a Better Financial Future

Find out what you, your family and your business can achieve, together. For a friendly chat to discuss your future, contact us now.

Book a no-obligation financial review today

Call us on
0161 667 1482

Email us at
capstone-financial@sjpp.co.uk

Or book a meeting by clicking here:

Book Financial Review

Scan to book a financial review

CAPSTONE FINANCIAL

Altrincham Office
13 Ashley Road, Altrincham,
Cheshire WA14 2DT
Tel: 0161 667 1482

Bolton Office
6th Floor, 120 Bark Street,
Bolton BL1 2AX
Tel: 01204 366 300

Glossop Office
93 High Street West, Glossop,
Derbyshire SK13 8BB
Tel: 01457 601 608

Manchester Office
3 Hardman Square, Spinningfields,
Manchester M3 3EB
Tel: 0161 667 1482

London Office
30 Lombard Street, London
EC3V 9BQ
Tel: 0203 370 0920

Senior Partner Practice
St James's Place