

PARKLIFE

CONNECTING AND COMMUNICATING



AUTUMN 2020

Parkgate:

FINANCIAL • LIFE • PLANNING

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Welcome to Parklife

Welcome to the Autumn 2020 edition of Parklife, Parkgate's magazine created to build great communication and connection between us and our clients.



Bill Ward
Senior Partner



So, is this the beginning of the end or just the end of the beginning? We are not accustomed to situations where we feel out of control, confronted by an invisible enemy that we don't really understand.

CREATING CLARITY AND CERTAINTY IN AN UNCERTAIN WORLD

Financial Planning exists to create clarity and certainty out of confusion and complexity and we realise that this has never been more important as so many of us adjust to a "new normal" and reset plans and timescales for many aspects of our lives such as career, retirement, travel or family celebrations.

As we highlight in this edition, our plans should also be updated to reflect what we have learnt about ourselves during "lockdown" and what really matters to us and those around us.

The assessment of risk, tailored to our own unique circumstances, has become a vital new skill and we reflect



on how we can quantify the chances of negative life events and decide to what extent we wish to protect ourselves against them.

A silver lining to the Covid cloud has been that some of us have had additional time to spend with our children and we have been reflecting on what parental financial advice we should give to our own children as they prepare to enter the workplace after university.

We also take the opportunity to mark Parkgate's 25th birthday! Since the firm was founded by myself what feels like a lifetime ago, the lives of our clients and what they need and expect from a financial adviser has evolved significantly. I am immensely proud of the firm that we have created as well as the changes we have been making recently to our team, technology and services to keep pace with our clients' needs.

The fightback to move on from an unpleasant 2020 now begins and the Parkgate team is here to play our part and help you in whatever way we can. I hope that you enjoy this edition, which allows us to communicate some of the hard work that goes on behind the scenes to help you use your money to make the most of your life. [Pg3](#)

Parkgate:

Groundhog Day?

Has “lockdown” got you thinking about what is really important to you?

live the life you want



Rob Whittle
Partner



If lockdown has given you a sneak preview of what your retirement might be like, with each day starting to look the same, then don't waste this once-in-a-lifetime opportunity to understand what you really want from the rest of your life.

We are all emerging from lockdown in our own way and at different speeds. Some will have returned to something like normal a while ago, others are taking their first steps whilst key workers have never been away, playing an essential role in keeping the country going for which the rest of us are enormously grateful.

WE'RE ALL IN THE SAME STORM, BUT IN DIFFERENT BOATS

Our individual exits from lockdown are a continuation of our very individual experiences during the last few months. The pandemic has affected all of us but in so many different ways; health, financial, career, study, travel, relationships. I doubt that there are many who don't have a story to tell about plans they had made that they've had to cancel or change.

Most of us have been dragged unwillingly through a huge sociological experiment that would never have been possible without something as gigantic as Covid-19. What would happen if we just stopped?

THE GIFT OF TIME

We have all been handed the gift of time to think about the contrast between our lives before, during and now post lockdown. Some have loved the time they have spent at home with family and are keen to preserve as much of

that as possible by working from home or changing career. For others it has been the opposite and they now realise how much they miss the challenge and social interaction of their workplace.

HAS LOCKDOWN GOT YOU THINKING ABOUT WHAT YOUR RETIREMENT MIGHT LOOK LIKE?

A client called us recently to say that the experience of being confined at home with little to occupy him has shown him what an underfunded retirement might feel like. He's realised that he doesn't want his retirement to be a permanent lockdown, so he's vowed to ensure that when he stops working, it will be with enough money and a plan to enable him to pursue a variety of interests and leisure options that give him real joy.

WHAT HAVE YOU MISSED AND WHAT REALLY MAKES YOU HAPPY?

As Financial Planners we try to help our clients use their money to make the best of their lives. We often find that the hardest part of this is not the money but working with them to discover what they actually want to do with it. How many of us take the time to really understand what would make us happy, and how different that might be from what we normally strive to achieve every day?

For all the harm and misery this pandemic has inflicted, let's not waste the opportunity it has given us to really understand what we want to do with the rest of our lives. If you haven't already made a note of at least one change then, before that big wheel starts turning at full speed again, take a moment to reflect on your unique Covid experience and what it has taught you about who you are and what is most important to you. [Pg3](#)

We only get one life, so make every day count. The sooner you have a plan for your money, the sooner you can live your life by choice and not by chance.

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Are you the Director of a Bank? You might be surprised by the answer!

The “Bank of Mum and Dad” has become one of the top lenders in the country. How can you help, and what do you need to think about?



Carl Gidman
Mortgage, Equity Release
and Protection Adviser



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As parents are increasingly being asked to provide financial help to their offspring, what are some of the questions you should be asking yourself when approaching this most delicate of subjects?

CAN YOU AFFORD IT?

Do you have your own financial plan that will help you decide how much and when you can afford to give? If you have more than one child, what precedent are you setting for the future and at what potential cost?

WHAT'S IT FOR?

Do you give them a cash amount and trust them to decide how to use it or do you make sure that it is used for a specific purpose such as a house purchase or student debt repayment?

WHO HAS RECEIVED IT?

If your child is unmarried and purchasing a property with a friend or partner then it is worth formalising the arrangement. A cohabitation agreement otherwise known as a Living Together Agreement (LTA) is a good way to discuss and record any third-party contributions made towards the property purchase and how it will be dealt with in the event of a relationship breakdown.

WOULD A LOAN BE BETTER THAN A GIFT?

To avoid any misunderstandings, there should be a written agreement stating how and when the loan is to be repaid and if interest is to be charged. If repayments aren't made then what should happen and, in the worst case, can you afford to write off some or all of the loan?

SHOULD YOU BE A GUARANTOR?

You might prefer the option of guaranteeing mortgage payments in the event that your child defaults. The guarantee will probably be required for the life of the loan and will likely impact on your own credit rating. Both parties might consider taking out income protection insurance. You might also consider offering equity in your own home as security.

HOW ABOUT A JOINT MORTGAGE?

The parent with the highest income could add that income to their child's and take a joint mortgage. The house would be treated as a second home for the parent and so would not benefit from the usual tax advantages of the principal residence and the mortgage term might extend beyond your planned retirement date.

DO YOU SHARE IN THE PROFITS?

Have a clear understanding as to whether you would share in any profit on an eventual sale of the asset that you have helped to finance.

WHAT ARE THE INHERITANCE TAX IMPLICATIONS?

Your estate may be liable for Inheritance Tax on the amount given if you die within 7 years of making the gift.

DO YOU NEED TO MAKE OR CHANGE YOUR WILL?

All parties to these types of transactions (both parents and children) should have an up to date Will that sets out how the assets and liabilities created by these transactions should be handled in the event of their deaths.

TAKING PROFESSIONAL ADVICE

Don't forget that family and finance can be an explosive combination so think seriously about taking professional financial and/or legal advice. Be open and honest with each other and think everything through thoroughly. Be very clear on what has been agreed, make sure it is understood by everyone, well documented and securely stored. [Pg:](#)

As a mortgage is secured against your home, it could be repossessed if you do not keep up the mortgage repayments.

What are the chances?

We are all becoming experts at making calculations of risk.



Steve Braidford
Managing Partner



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The Covid pandemic has turned all of us into gamblers or, to put it in a kinder way, experts in risk-taking probability. Most of our day-to-day activities have become an exercise in weighing up the benefit of say going to the supermarket or the pub against the risk of contracting the virus.

We all assess the risk in a different way if only because the consequences of contracting the disease are potentially so different. For every person that is still not able to leave the house, there is another who refuses to have their life controlled by Covid.

The pandemic has unfortunately brought the reality of premature death or serious ill health into the spotlight and, whilst obtaining cover for Covid itself has become problematic, we shouldn't forget that none of the other everyday risks of getting up in the morning have gone away.

Risk management is a key area of financial planning as the unknown is almost certainly going to happen, we just don't know when and in what form. We take a life-centered approach to financial planning, so it's about protecting what's most important to you.

WHAT ARE YOUR CHANCES?

The online calculator at www.calculateyourchances.com/quilter uses large amounts of historical data analysed by the Institute of Actuaries to calculate a series of probabilities using just your age, whether you smoke and the age at which you plan to retire. Probabilities can be calculated for either just one person or for a couple.

So what are the chances of something terminal or unpleasant happening to either myself or my wife before we retire at 65 in approximately 10 years' time? (We are using retirement as a stop date as logically there is no risk of losing employment or earned income in retirement).

Turns out we have a 42% chance that one of us will have either a condition that stops us working for more than a month, a serious injury or illness that will stop one of us from working or that one of us will die.

This breaks down into a 4.7% chance that one of us will die, a 14.3% chance that one of us will either die or have a critical illness and a 39.1% chance that one of us will be unable to work for at least one month.

So what does that mean we should do? As noted above, we are all likely to respond differently to those numbers. The optimist will see 42% as less than half whilst the pessimist will see it as a significant risk.

Suffering one of these events is the biggest risk to the success of any Financial Plan, so how should we understand and act on these probabilities?

IGNORE, REDUCE OR ELIMINATE IT?

For any particular risk, we can decide to ignore it, reduce it or eliminate it. For example, we can't buy immortality (at least not yet!), but assuming we can afford it there is a level of protection we could buy that would eliminate any of the financial downside for our family if we were to die prematurely.

By quantifying the impact of a particular event on your Financial Plan, knowing the probability of it occurring and the cost of reducing or eliminating the risk, you should be able to make a rational and balanced choice about how much protection you should have and for what.

Please get in touch if you would like to protect what's most important to you. [Pg:](#)



live the life you want

From the Heart: Bill Ward opens up on people, planning and Parkgate



It was 25 years ago that Bill Ward first founded Parkgate. Here Bill takes us on his journey from the early days, to building one of the leading financial advice firms in Merseyside.



Sometimes great things start in adversity. This is certainly the case for Parkgate founder Bill Ward. After starting out as 'The Man from The Pru', Bill was employed as an IFA for the Yorkshire Building Society. 'I loved that job but when I was made redundant (they closed down the whole division), I noticed that clients were still calling me for advice. It made me realise they trusted me, and gave me the confidence to start my own firm.'

And so Parkgate was born, although it was a very different place compared to now. 'When I first started the firm back in 1995, we only had one computer. It was shared between three of us. Everyone was allocated an hour, and there was always drama when anyone ran over!'

While times have changed, it's clear to Bill that the fundamentals of financial advice have stayed the same. 'Our business will always be about people. That

means really getting to know someone, helping them to understand what's most important to them and figuring out a financial plan to achieve their objectives.

PEOPLE ARE AT THE HEART OF THIS BUSINESS

'People matter to me. Behind every client sits a family and a story, I try not to lose sight of that', says Bill.

It's an approach that works well, seeing Bill keep most of his clients since first opening Parkgate's doors 25 years ago. 'It hasn't been easy. In the early years, there were times when I had to use my credit cards to pay the salaries. It's taken sheer graft to get to this position, and I'm proud of the firm we've built.'

'I'm deeply indebted to those clients who backed me when I first started Parkgate because without them there wouldn't be a firm today.'

IMPROVING EVERYONE'S FINANCIAL JOURNEY

Similar to Parkgate's own journey, Bill is keen to emphasise the value of Financial Life Planning. 'The fact is, you'll have a far greater chance of meeting your objectives if you have a financial plan and follow it through'.

'We ask clients where they want to go and it's our job to help them get there. It's like buying a ticket for a bus journey. Would you get on a bus not knowing where you want to go? We're here to help you get the most out of your fare, and get you to where you want to go in the safest way. This isn't just a service for the 'wealthy', it's important for everyone.'

PARKGATE LOOKS TO A HEALTHY FUTURE

Of course, Bill doesn't do it alone. Rob Whittle joined the firm in 2008 and became an equity partner in 2011. 'It's funny. Rob lived in Liverpool and all his clients were in the Wirral. I lived in the Wirral and my clients were in

Liverpool! We were crossing each other every night, going home in opposite directions. We complement each other and he's been a trusted counter-weight.'

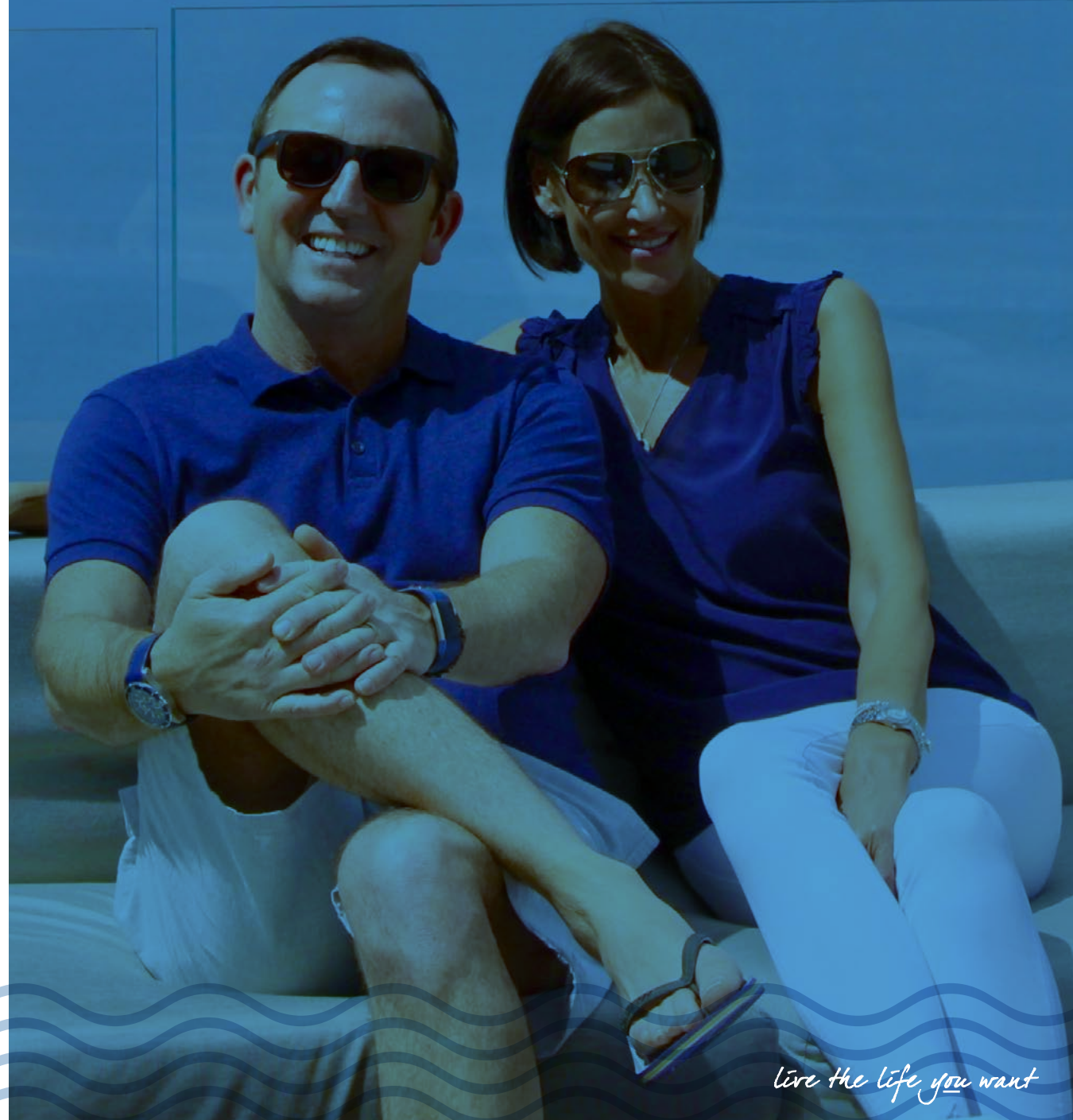
Joining forces has paid dividends. 'We have a fantastic management team with some great and varied experience, from our Managing Partner Steve Braidford to Gareth, Dave and Jackie, who work closely with our advisers and a wonderful support team. Everyone is important'.

'We now find ourselves in the strongest position we've ever been in, with the best team we've ever had, and I'm really looking forward to the future.'

FINALLY, WHAT PART OF THE JOB DOES BILL STILL ENJOY THE MOST?

'Solving a problem that clients don't think is solvable: saving them money, reducing their tax, helping them to get the best life possible with their money. I still get a buzz from making a difference to someone's life.' Pg:

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David & Helen's Story

David and Helen approached Parkgate when David turned 50, which was a lightbulb moment for the couple.



Gareth Higton
Financial Planner



David and Helen had built up a successful business over the years and their thoughts were now turning to their retirement.

They love going on holidays and wanted a plan to make sure that they could afford their quality of lifestyle in retirement. Gareth Higton was appointed their financial adviser, and spent a lot of time getting to know the couple.

Here's what they have to say:

WHAT MADE YOU SEEK FINANCIAL ADVICE?

"We were getting to that point in our lives when we knew we needed to address our retirement planning, but had kept putting it off. David then came up to his 50th birthday, which was a bit of an awakening for us that we were getting closer to retirement age and knew that we now needed to get some professional advice. Parkgate and a few other firms were recommended to us. We had seen some other advisers but weren't comfortable with them, you have to be comfortable with your adviser. Then we met Gareth and he just gelled with us. We didn't want to be sold to and Gareth has helped us to make informed decisions about our planning. He has got to know us and what we want and can see us through until well into our retirement".

WHAT'S THE BIGGEST BENEFIT OF WORKING WITH PARKGATE?

"David had worked in various organisations during his career and has a mishmash of pensions, none of which added up to anything, so we wanted to do something about that. Aside from tracing David's old pensions and amalgamating them, we now have a clear pathway to our retirement in 10 years' time. We have a clear idea of what we'd like to do when we're retired. We love our holidays and want to do things before it's too late. We wanted to know how much we should invest to achieve our retirement goals, and the forward-planning software that Gareth used was a real eye-opener. It enabled us to visualise various scenarios, the visualisation of that was really good.

From day one Parkgate's communication has been fantastic. We like to be kept informed and feel that Gareth is always there for you, at the end of the phone or email".

HOW HAS PARKGATE MADE A DIFFERENCE TO YOUR LIVES?

"It's that sense of security we've now got. We have a clear idea of how we'd like to live in retirement and thanks to Gareth we have now got a 10 year plan to make sure that we can afford that lifestyle when the time comes. We wanted someone we can trust to do the right things for us and then not have to think about it. Before we had that niggly feeling, knowing we needed to address it. Now it's all done and we don't have to think about it anymore, we're confident you'll do the right things and we can just enjoy our quality of life". Pg:

"We love our holidays and have a clear idea of how we'd like to live in retirement. Thanks to Gareth we've now got a 10 year plan to make sure that we can afford that lifestyle when the time comes".

The value of pensions and the income they produce can fall as well as rise. You may get back less than you invested.

The Parkgate Book Club

We believe in a life well lived, and after a crisp walk in the woods there can be few moments better than curling up with a mug of something hot and a good read.

Autumn is a season best enjoyed at a relaxed pace, snuggled up with a mug of something hot and a good read.



'FACTFULNESS' BY HANS ROSLING
Factfulness - Ten Reasons we are wrong about the world and why things are better than we think.

'Factfulness: The stress-reducing habit of only carrying opinions for which you have strong supporting facts.'

Battered by events such as the global Covid pandemic, climate change and more parochial concerns such as Brexit, whether we see the world as a glass half full or half empty is likely to have a significant impact on our mindset, our attitude to risk and therefore the way we choose to manage our money.

If we take the more pessimistic half-empty approach, then it is easy to develop a defensive and negative mindset fuelled by a seemingly continuous diet of bad news portraying the world as full of threat and danger and seemingly on a downward path.

Is this what is really happening? How can we get a balanced view on what the long term global trends are that will influence the economic and social climate and therefore our own investments?

Until his death in 2017, just prior to the publication of this book, Hans Rosling was a Swedish academic probably best known for his TED talks outlining global trends in health and economics.

Rosling suggests in his book that the vast majority of us are wrong about the state of the world. He asks a series of questions about global trends such as: Why is the world's population increasing? What percentage of the world's population lives in poverty? What's the global average life expectancy? How many girls finish school? The respondents are generally significantly wrong, thinking that the world is poorer, less healthy, and more dangerous than it actually is.

In a time of continued uncertainty, it's important for us to focus on the facts and to make an effort not to get influenced by information and opinion that's not supported by the data.

Rosling believes that worrying about potentially everything all the time instead of embracing the facts removes our ability to focus on the true challenges and opportunities facing us.

Making an investment is a vote of confidence in the markets. It's looking at the history of stock market activity over time and reaching an informed view that they will continue to rise over the long term, powered by the relentless progress of humanity and the great innovations that fuel our development.

Focusing on the facts and what matters most to us are the best ways of maintaining perspective and achieving the best possible outcomes.



'SQUEEZING THE ORANGE',
BY JASON BUTLER

Written for all those who wish to live life to the fullest, 'Squeezing The Orange' focuses on the activities and mindsets that lead some people to achieve the life they want, and others to settle for a life that'll do.

Jason Butler was a financial adviser for 25 years and spoke to hundreds of people about their lives and aspirations. The title comes from the idea that we have a choice over how much juice we squeeze out of an orange in the same way that we have a choice over how much we get out of our lives.

The most striking thing he learnt was that few people really take the time to think exactly what a good life looks like for them. The book is a collection of ideas, concepts, principles and insights that help us to think about who we are, where we are and where we could go if only we took the time to really think about it. [Pg3](#)

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Conversations with my Daughter

What should we teach our young adult children about money?



Lee Travis
Financial Planner



The economist, Yanis Varoufakis, has written a very interesting book entitled “Talking to my daughter about the economy, a brief history of capitalism” in which he imagines how he would explain the development of our capitalism system and the important role it will play in her adult life, as if he were talking to his university age daughter.

It started me thinking about what financial conversations I should be at least be trying to have with my own daughter as she moves from university into the real world.

7 THINGS I'D LIKE TO TEACH MY DAUGHTER ABOUT MONEY BEFORE HER FIRST PAYSIP

THE POWER OF COMPOUND INTEREST

1. Understand the power of compound interest and discover why Einstein called it the “eighth wonder of the world”. It is a glorious gift given only to the young with the time to really benefit from it. Understand how relatively small amounts regularly invested over a prolonged period and consistently earning a return above inflation,

can become life changing. Find (and keep) a compound interest table and see the difference over say 20 years of an investment that returns either 4% or 6%. You will be surprised and will become more interested in how your money is invested.

INVEST IN SHARES

2. Equity investing (shares rather than fixed interest) should be the driver of the investment returns you need to protect your money. Understand the pattern of equity investment returns over the last 100 years. Shares will go up and down but, over the long term, history teaches us that they will rise by more than they fall. Nobody can forecast what stock markets will do tomorrow but, thanks to the wonderful law of averages, we do have a pretty good idea how they will perform over the next few decades which, when you are young, is the only timescale you need to be concerned with.

AVOID DEBT WHENEVER POSSIBLE

3. However tempting a new car might be, buying a depreciating asset with borrowed money can only ever be a decision you take with your heart and not your head. Credit card debt will always be like a financial millstone around your neck. Don't use it or, if you have to, get rid of it as soon as possible. The lender wins (they always do), you lose. Borrowing to buy a long-term appreciating asset such as a house is however usually a good financial decision. The lender wins (again), but so do you.

PENSIONS ARE NOT BORING

4. I know you can't imagine it today, but one day you will have a significant drop in your earned income (it might still be called retirement), either because you want to or

(Cont. page 18)

The value of pensions and investments and the income they produce can fall as well as rise.
You may get back less than you invested.

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(Cont. from page 17)

because you are forced to by circumstances such as ill health. You will then need to live from the investments you have made (it might still be called a pension). This will happen. Pensions are not boring they are what will allow you to enjoy the lifestyle you want for what will hopefully be many decades of later life. Start saving what you can now, increase it in the future and don't stop (see compound interest).

PROTECT YOUR MONEY AGAINST INFLATION

5. Inflation is the biggest guaranteed risk to your money. The price of a first class stamp in 1990 was 21p, in 2020 it is 76p, that's an average annual price increase of more than 4%. In the 90's it was going up by about 1p every year, by 2016 it was increasing by 3p each year and the last increase in 2020 was 6p! This is just an example of the relentless march of inflation that will erode the purchasing power of your money unless you protect it. This is why investing your money is not a choice. It is not a game that you can choose to play or not. It certainly isn't an activity just for the "rich", in fact the less money you have, the more important it is to protect what you have from the inevitable risk that is inflation.

FIND SOMEONE TO HELP YOU MAKE THE RIGHT DECISIONS

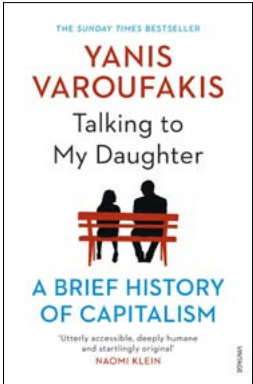
6. Find somebody with financial wisdom who you can trust to help you. It is not their money so they can help you make good decisions without emotion, something you will never be able to do on your own, however financially literate you become. They should hold you to account for what you should be doing and tell you what you need to hear and not what you want to hear. Much of what I am telling you I guess you might already know, but that doesn't mean that you will actually do it without somebody to guide and nudge you. We eat chocolate biscuits for the same reason that we don't contribute to an ISA. If left to yourself then there will always be a voice that will tell you it is the right thing to do even when it isn't. Having a voice to listen to other than your own is essential

if you are going to consistently make the right decisions with your money.

UNDERSTAND WHAT YOU WANT YOUR MONEY TO DO FOR YOU

7. Just because I am talking to you about money, it doesn't mean that money is important. It should never be the objective. It should only ever be the tool you use to achieve the things that are really important to you and many of those you won't even need money for.

I know that it is hard to think in decades when you are only used to thinking in years, but a long-term perspective, a gift given only to the old, is the real value of what I am telling you here. All of this will happen but only very slowly so, like the frog in boiling water, you might not know you are on the wrong track until it is too late, unless you can step back and see the big picture. Pg:



By consistently making good financial decisions and understanding what you want money to do for you, then you should be able to live your life without thinking or worrying about it and, if that is the fruit of the seeds I have planted here, then my time and my words have not been wasted.

The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

Meet the Parkgate Team

We are here to help. Please feel free to contact any member of the team if you have anything that you would like to talk to us about.



THE PARKGATE TEAM:

Front row, seated from left to right: Sarah Arbon (Personal Assistant), Steve Braidford (Managing Partner), Bill Ward (Senior Partner), Lauren Brooks (Paraplanner)

Second row, from left to right: Lee Travis (Financial Planner), Ellie Roberts (Administrator), Mary Cairney (Mortgage Adviser), Mike Taylor (Financial Planner), Barry Caldwell (Wills & Estate Planning Adviser), Sophie Findlay (Administrator), Danielle Dwyer (Office Manager), Paula Delaney (Personal Assistant), James Oliver (Trainee Paraplanner), Bill Elkin (Compliance Support)

Back Row, from left to right: Dave Pryce (Operations Manager), Paul Robertson (Head of Technical), Jackie Williams (Financial Planner), Gareth Highton (Financial Planner), Hayley Lilliot (Reconciliations), Mark French (Mortgage Adviser), Carl Gidman (Mortgage Adviser), David Wood (Mortgage Adviser)

Rob Whittle (Partner) & Alan Hodgson (Financial Planner) not present when photo was taken.

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Create financial certainty
about your future



INVESTMENTS

Build and
safeguard your wealth



RETIREMENT PLANNING

Plan your
perfect retirement



PROTECT WHAT'S IMPORTANT TO YOU

Prepare for life's
unexpected surprises



LATER LIFE PLANNING

Make the most
of later years



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WWW.PARKGATEFS.CO.UK

post@parkgatefs.co.uk

Oaktree Court Business Centre,
Mill Lane, Ness, Neston, Cheshire, CH64 8TP

T: 0151 348 4111



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