joslin rhodes

Happy Retirements
Made in Teesside.

Pension Advice | Retirement Planning | Estate Planning | Equity Release


JUST CALL IN!
Financial Advisers
Plan Happy
joslin rhodes

Teesside Born.
Teesside Based.

We've been proudly rooted in Stockton on Tees for over 20 years, helping local people plan and live their dream retirement with expert pension and retirement planning advice.

Why? Because we know Teesside isn't just a place, it's a way of life. From the iconic parmo to the roar of the Boro, we understand what makes our corner of the world so special.

We get that retirement here isn't about slowing down, it's about living your best life, **knowing that everything's going to be ok**.

Your hard earned retirement should be filled with confidence, security, and most importantly, happiness.

And that's where our Pension and Retirement Specialists come in.

We'll work with you to build a plan, and a life, that's guaranteed to put a smile on your face.

FRIENDLY ADVICE, THAT'S DONE REET!

PETE & LIZ FROM EAGLESCLIFFE

O Happy Days **is a feeling we strive to give our clients every single day.**

It represents our promise of a brighter future for Teessiders, one where retirement isn't just something you experience, but something you get to **celebrate**.

Retirement's Coming,
Are You Ready?

At Joslin Rhodes, we know planning for retirement can feel like trying to nail jelly to the wall.

There are pensions, tax rules, and a hundred different opinions on what you should do.

But here's the thing – retirement isn't just about the numbers; **it's about what kind of life you actually want to live**.

That's why it pays to bring in the experts.

We'll cut through the confusion and make things simple, helping you:

- **Answer the big questions** – What does your dream retirement really look like?
- **Get the most out of your pensions** – No one wants to pay more tax than they have to, right? We'll help you use the rules to your advantage.
- **Make sure your money lasts** – Fancy retiring at 55? Want to take a big holiday? We'll crunch the numbers so you know what's possible.
- **Ditch the stress** – You focus on enjoying life; we'll handle the boring money stuff.

And the best bit...

We do it all in plain English – no financial jargon, no baffling charts, just proper advice that makes sense for you.

What's Your Retirement Readiness Score?

Take this quick quiz and receive your FREE, personalised report covering these key areas:

Retirement Vision | Having a Plan | Handling Change | Your Future | Legacy Planning

CLICK HERE TO GET STARTED

Take The Quiz

What We Can Do For You...

Our experts can offer you:

Personalised Pension Advice:

Whether you're just starting to save or getting ready to retire, our team is here to help you maximise your contributions, minimise taxes, and make sure your retirement savings work as hard as you do.

Lifestyle Financial Planning:

Our unique PlanHappy Lifestyle Financial Planning process is all about aligning your money and goals.

We'll help you define your retirement aspirations and create a plan that's just for you.

We'll analyse your current financial situation, use cash flow modelling to project your future needs, and then develop strategies to **make sure you have enough to enjoy your retirement.**

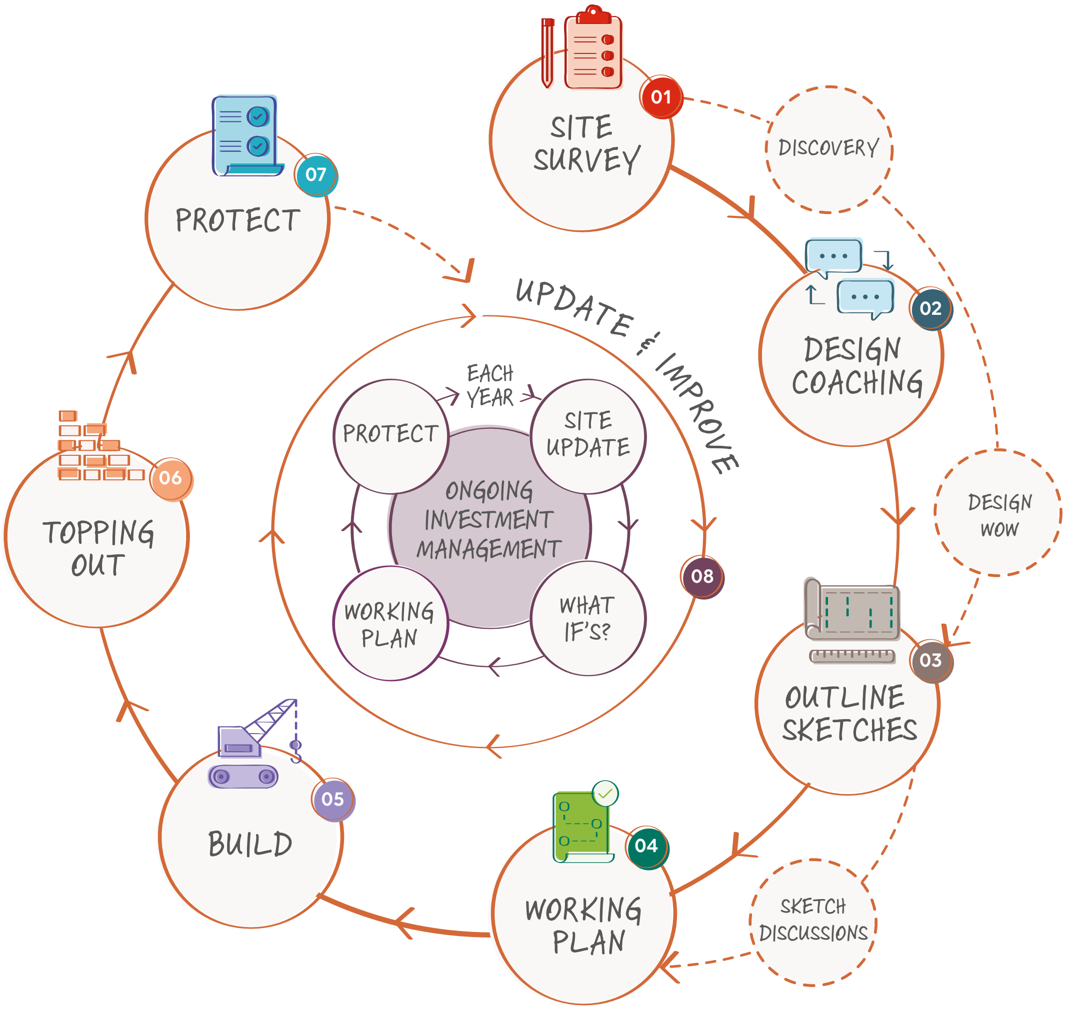
The Joslin Rhodes difference

Forget everything you think you know about Financial Planning – our unique **PlanHappy Lifestyle Financial Planning Process** isn't about spreadsheets and stress, it's about **you**.

We don't start with money. **We start with what you actually want from life.**

- **Want to retire early?**
- **Spend more time with the grandkids?**
- **Travel the world?**

We'll help you work out what's possible.



1. Site Survey
The first step: understanding where you are now, what assets you have and how the PlanHappy process will help.

2. Design Coaching
Where do you want to be and what's the big question? Not just financially, but from a human perspective for you and your family.

Discovery (Internal Meeting)
Once you've provided details of your assets, all info is gathered, thoroughly checked and confirmed, so your big questions can start to be answered.

Design Wow (Internal Meeting)
With all asset details confirmed and your big questions defined, these are analysed together and options (sketches) prepared for step 3, where you'll see how you can get to where you want to be.

3. Outline Sketches & Sketch Discussions
Reviewing and discussing some sketch designs of different options and the big conclusions they reveal. Understanding the borders of the design page so you can work inwards towards a working plan.

4. Working Plan
An agreed plan which identifies the actions required to make it a reality and is then regularly updated and adapted to take account of your, and the world's, changing circumstances.

5. Build
Implementing the agreed actions and transactions to make your working plan a reality.

6. Topping Out
Getting together to review the finished build and tidy up any loose ends.

7. Protection Survey, Design & Activation
A series of meetings to identify estate planning issues and, design and build the solutions.

Regularly Thereafter

8. Update & Improve
Ongoing investment management of your portfolio and annually revisiting your working plan to identify any tweaks required to keep it in alignment with your changing lifestyle.

At Joslin Rhodes,
We Do it All.

Traditional Financial Advice is about products

- **"What's the best pension for me?"**
- **"Should I get a stocks & shares ISA?"**
- **"How do I transfer my pension?"**

It's important stuff – and we absolutely help with it.

But here's the thing…

What good is a pension if you don't know what you actually need it for?

That's where Financial Planning comes in.

Financial Planning is about you

- **"When can I afford to retire?"**
- **"Will I have enough money to do what I want?"**
- **"How do I know I'm making the right decisions?"**

Big questions need big answers – and that's why we start here - with you.

Which one do you need?

Honestly? Probably both.

But if you're wondering where to start, think about what you really want to know.

- **Big questions about your future?**
  You need Financial Planning to answer these.
- **Technical questions about your pension and investments?**
  You need Financial Advice to answer these.

At Joslin Rhodes, we do both – but we always start big because that's how you get answers that actually matter.

But Wait,
There's More...

Retirement isn't just about making sure you have enough to enjoy life. It's also about boosting your retirement savings and protecting your legacy.

That's where our **Estate Planning**, **Equity Release** and **Investment Management** services come in.

Estate Planning – Making sure everything's in place

Nobody likes to think about what happens after they're gone, but having the right plans in place protects your family, home and savings.

We can help with:

- **Wills**
- **Trusts**
- **Lasting Power of Attorney**

Equity Release – Unlocking value from your home

Your home is likely your biggest asset - but did you know it could help fund your retirement? If you're 55 or over, Equity Release lets you access some of the value in your home without having to move.

It allows you to:

- **Boost your retirement income**
- **Pay for home improvements**
- **Help your family with a financial gift**

But it isn't right for everyone. That's why we take the time to explain your options and make sure it's the best decision for you.

Managing your investments with PlanHappy Investment Management

For those who want their money working harder for them, we also offer Investment Management through our sister firm, PlanHappy Investment Management.

What we do:

- **Manage your investments in line with your retirement goals.**
- **Offer expert guidance so you can grow your wealth with confidence.**
- **Keep things simple – so you can focus on enjoying life, not stress over financial markets.**

How We're Bringing the Happy to Teesside.

Real Stories, Real Happiness - Hear from some of our clients who've turned their retirement dreams into reality.

JOE & LORRAINE
FROM HARTLEPOOL

Joslin Rhodes has made us happy, because we're able to do the things we want.

JIM & JANIS
FROM NORTHALLERTON

We can sleep easy at night, thinking no more money worries.

NEIL & FIONA
FROM INGLEBY BARWICK

We were told, Neil, you don't have to go back to work, and Fiona, you can retire tomorrow.

CLICK HERE TO WATCH OUR CLIENT TESTIMONIALS

Client Testimonials

The Best Things
in Life are Free.

They say the best things in life are free... well, so is our Pension & Retirement Planning Workshop and your first meeting with us.

Free Pension & Retirement Planning Workshop.

At our workshop, you'll learn:

- **The ins and outs of different pension types, drawing your tax-free lump sum, and more.**
- **How to make your money work for the long-term so you've enough for the life you want.**

Click below for upcoming dates.

Click Here

Prefer a one-to-one chat?

Our **free initial meeting (worth £500)** is a no-obligation session where we'll look at your situation and **show you what's possible** and what we can do for you.

And whether you decide to work with us or not, you'll still get proper friendly advice.

So, what have you got to lose?
Book yours today.

Click Here

Ready to talk?

Our friendly team are here to help

Speak with us today.

Call, email, or pop in to see us - we're always happy to help!

Call: 01642 52 55 11
Email: advice@joslinrhodes.co.uk
Click: joslinrhodes.co.uk
Visit: Joslin Rhodes, The Planning Rooms,
Preston Farm, Stockton on Tees, TS18 3TA

joslin rhodes **Pension & Retirement Planning**