



IAE – a case study

Background

IAE is a family-owned business and over time the firm has expanded significantly. We have always been committed to generous pension provision for all within the business and initially a small local IFA provided personal advice for all. However, as the company grew, our IFA recognised the difficulty in continuing this commitment, and introduced pension specialists, Cullen Wealth to us.

How did Cullen Wealth help?

In 2010, Cullen Wealth consultants made appointments to see everyone in the company. They explained the scheme in down-to-earth language with every employee receiving individual advice.

This was a large-scale undertaking given the number of staff, ranging from lorry drivers to designers and technical staff, many of whom worked over a number of locations on different contracts.

Initially, there was a great deal of scepticism about pensions and resistance to even meeting with an adviser. However, this changed over time, following the level of commitment and service shown to each person, with each one receiving tailored advice covering state pensions and all levels of private pensions.

Now, all scheme members have

- Face to face meetings with expert advice tailored to their needs
- Pensions structure to match their attitude to risk
- Knowledge of where their pension fund is invested and why
- Full awareness of who their pensions will pass to upon death
- Advice on how to take advantage of tax breaks

IAE

- Manufacturer of livestock handling equipment, equestrian stabling, steel fencing and shelters.
- 480 employees.
- Headquarters: Mossfield Rd, Stoke-on-Trent ST3 5BW
- www.iae.co.uk

The Result

Throughout the company, pensions are understood and valued very well by our workforce. Testimony to this is that the majority of our staff have now engaged Cullen Consultants on a personal basis to help them with their planning.



Neil Hodgkinson, Director

0161 975 6700
askus@cullenwealth.co.uk
www.cullenwealth.co.uk

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Registered office: 2 Riverview, Vale Road, Heaton Mersey, Cheshire, SK4 3GN
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