



carbon 

At **Carbon Financial Partners**, we believe your financial future should be built on solid foundations. By combining a deep understanding of your personal financial goals with among the best academic research and latest thinking in investment science, we create robust plans that aim to deliver consistent, measurable, long-term results.

That is what makes **Carbon Financial Partners** one of the UK's leading financial planning practices.

strength in numbers

Carbon's client experience

When you engage Carbon to advise you, we will initially spend time getting to know you and making sure we understand your aspirations. This will then allow us to agree some financial objectives and we will begin the process of information gathering and drafting a plan.

We can build you a lifetime cash flow, which will help us to properly understand the rate of return required to achieve your objectives and this will form the foundation for any advice which follows.

Having established the return you require, we will recommend how this can be achieved with the minimum of risk and in the most tax-efficient and cost-effective way.

We can then arrange this for you and regularly review and measure the success of your plan against your objectives.





Carbon

Where science and investment meet.

$$r = R_f + \beta_3 (K_m - R_f) + b_s \cdot SMB + b_v \cdot HML + \alpha$$

Fama and French's 'Three Factor Model' proved that how well your investment portfolio performs is largely down to three risk factors: how much you have in stock markets and how much you have in two classes of shares – 'small' and 'value' companies.

As small and value company shares normally do better than the market overall, Carbon's portfolios have a bias to these companies to capture the additional return they are expected to deliver.

Our team

Good people are at the heart of our company.

Carbon has been founded by some of the most qualified, experienced, professional and committed people in the business. Our partners have worked together for many years and share core values and beliefs: independence, integrity and delivering results.

Our philosophy

Carbon's investment philosophy is grounded in science.

Our clients can rely on us to provide solid investment advice, explained clearly, based in fact and supported by robust numbers. Our investment philosophy is grounded in research by some of the world's top academics.

We believe that our clients should take the minimum risk possible to achieve their objectives. Our investment strategies enable you to capture the returns you deserve from the risks you choose to take.

Our services

Whether you are building or selling a business, planning for retirement, seeking help with managing or investing your money or looking to protect assets or pay less tax, Carbon can advise you.

We advise business owners, private individuals, professionals and trustees.

Carbon ideas

Carbon will bring you the latest thinking, ideas and opportunities to help you retain, protect and grow your wealth.



There are 47,500 financial advisers in Britain today, employed by 14,000 firms. Less than 3% of financial advisory firms qualify for Chartered status.

Carbon is one of them.

This means you can be confident you're dealing with one of the UK's leading financial planning practices – one that is wholly committed to providing you with a plan that meets your needs and is supported by the best possible advice and service.



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