

REASONS TO WORK WITH BOWDEN FINANCIAL

ABOUT US

We are a Financial Planning firm offering a bespoke and personal service to those in need of independent financial advice.

We pride ourselves on developing strong, long term relationships and do this through working closely with our clients and taking the time to listen carefully to their needs, concerns and future objectives.

We are extremely easy to work with and with over 20 years of industry experience, we offer full support and guidance making us a trusted adviser as well as a friendly face.



Che Meakins

Solicitor
Rayden Solicitors
St. Albans



Cheryl is simply an invaluable asset to Rayden Solicitors. For me and many colleagues, she is the 'go-to person', when it comes to obtaining discreet advice on complex/unusual pensions. Cheryl always makes herself available and has the ability to quickly identify the issues, providing succinct and clear advice. Such assistance can range from confirming the type of pensions encountered and the 'red flags' to look out for, to reviewing/interpreting complex actuarial reports. Cheryl's input can rapidly change the complexion of a case and prove a genuine 'life saver' in instances where faulty/unexpected reports have been prepared by jointly instructed experts.

Cheryl is regularly instructed to prepare Pension Sharing Reports (whether on a discreet basis or as a joint expert) and when clients need Pension Sharing Orders implemented, Cheryl is referred without hesitation, in the knowledge that our clients are being handed over to a safe pair of hands and will be well looked after, in those final closing stages of a case. By running internal seminars on pensions for the firm and always keen to support our charity events over the years, Cheryl has become an honorary member of the Rayden team.



As a Family Solicitor, advising on financial settlements including pension sharing, I have worked with Cheryl Bowden for many years. Cheryl always adds value to the work we do enhancing both my understanding of the pension position and that of my client. Divorcing clients are, understandably, nearly always reluctant to employ yet another person on their case given concerns about costs but pensions are often a couple's largest or second

largest asset and the advice we receive from Cheryl invariably helps us to maximise the return for clients. I have seen Cheryl give advice which has saved my clients thousands of pounds.

I trust Cheryl because:

- *She is very knowledgeable about her area of expertise – not only pensions but financial planning generally;*
- *She always does a good job for my clients – is responsive, pro-active, interested;*
- *She understands the divorce process; I know that she keeps up to date with training and as part of that takes the time to work with solicitors, attending our training too so that she understands the imperatives;*
- *She is approachable and patient;*
- *Her advice is very easy to understand; she speaks plainly and does not use jargon;*
- *She works in collaboration with me, keeping me informed and sharing information;*
- *Her attention to detail is truly impressive (this is how she identifies savings/alternatives which produce better outcomes);*
- *Her fees are affordable and proportionate and transparent.*

I can recommend Cheryl and her firm to anyone seeking to understand their finances including the position post divorce and to anyone, including professional advisers such as solicitors, who needs to consider pension sharing or to understand an actuarial or similar report.

Mary McEvoy

Partner

Neves Solicitors LLP



At Bowden Financial we are particularly specialised in offering advice to couples who are separating and we are happy to work closely with their professional advisers whether through Mediation, Collaborative Law or a more structured Legal process



Claire Trundley

Partner
Head Of Family Law
(South East)
HCB Park Woodfine LLP



I have worked with Cheryl for several years now and would not hesitate to recommend her to my clients. I have only ever had positive feedback from my clients and they are all reassured by her easy going nature and skill at dealing with complex issues at a stressful time of a divorce with a calm approach. For me as a solicitor, Cheryl is equally helpful when I have queries and provides clear expert opinion and advice on all pension issues that arise in often tricky divorce situations so that all round I know I have a confident contribution to my caseload either at lawyer or client level.

“““

Cheryl Bowden provides focused, energetic and enthusiastic and sensible advice with aplomb. She is experienced and sensible, with a quick mind and plenty of experience.

Pamela Collis

**Consultant Solicitor
Family Law In Partnership (FLIP)
Covent Garden, London**



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I have known Cheryl for a number of years having first got to know her through our mutual membership of the Bedfordshire Collaborative Law POD. I have always found Cheryl helpful and she has been willing to answer quick off the cuff questions when asked. I have also attended a presentation that she provided in relation to the new state pension regime which was very useful as she was able to provide a straightforward explanation in respect of some quite complicated changes!

I recall Cheryl being involved in a collaborative case where her common-sense approach to providing alternative outcomes and monthly outgoing schedules for the parties was particularly helpful in getting them to focus on the realistic options available to them. In a suitable case I would be happy to involve Cheryl again in this way.

Philip Elliott

**Partner
Sharman Law LLP**



Carolyn Hanes

**Collaborative Lawyer
and Accredited
Mediator.
New Landscape
Mediation**



Without exception, Cheryl can be relied on to provide expert guidance to clients, navigating them through financial intricacies with skill and understanding. She combines real business competence with a natural empathy for clients. She really listens to what clients want, delivering what they need in a professional and engaging way, she is the perfect blend of competence, commitment and congeniality.

We are long standing members of Collaborative Divorce PODs and provide independent advice to couples working towards an equitable financial settlement. We also offer advice to help clients understand the implications of Pension Sharing and help with the implementation of Pension Sharing Orders.





Clare Kitteridge

Director, Solicitor and
Accredited Mediator
Kingsley David
Solicitors Ltd

“““

I have worked with Cheryl for many years having been introduced at the Hertfordshire Collaborative POD group. Cheryl has a brilliant manner about her and a real talent for explaining complex financial matters in such a way that it is easy to understand. Cheryl has attended mediation meetings to help couple's understand the pension options available to them and digest a detailed actuarial report which enabled them to consider the best solution and reach a compromise, as well as being responsive to requests for assistance for clients in writing to help them in financial settlement negotiations.

Cheryl works efficiently, is reliable and great to work with. I know my clients are in safe hands with Cheryl who understands what family clients need as they work through the resolution of financial matters on divorce and undoubtedly assists clients and family law professionals in getting the very best outcomes possible.

'for specific Mediation or Divorce work we have developed a series of fixed fee services to help our clients' quantify the costs involved in working with us'



Johnathan Pease
Family Consultant and
Accredited Mediator.
New Landscape
Mediation

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Cheryl has the incredible skill of being able to transform complicated financial issues into understandable language/concepts.

Having worked alongside Cheryl on several occasions in a variety of matters involving both Collaborative Law and Family Mediation since 2010, I have witnessed first-hand her ability to recognise the specific needs of divorcing clients and, despite the often highly emotional settings of the legal arena, gently work with people to enable them to have all of the information they require to make the financial decisions to sculpt their new lives following the divorce process itself.

Professionals working within Family Law have much more required of them than just knowing their own stuff. They need to be able to provide useful information such that clients are able to apply it to their lives in a practical, helpful manner. Cheryl does this in spades... and then some.

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I have worked with Cheryl Bowden on many occasions. Cheryl has been able to provide my Clients with excellent financial advice, particularly in relation to pension sharing on divorce. Cheryl is always very helpful and Clients appreciate her clear explanations of the options available to them. I have also much appreciated that she has been able to see Clients at short notice when a need for advice has been identified very close to a Court Hearing or an important step in matrimonial finances.



Marilyn Bell

Partner
Head of Family
Department
Solicitor and Mediator
SA Law

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Nicolette Zarka

Aurora Family
Mediation

I have no hesitation in suggesting to clients that we contact Cheryl for input on pensions where needed. Clients find this area very difficult to discuss as it is complex but Cheryl manages to simplify things so that clients feel a lot happier. Cheryl has come into mediation meetings with clients, and is happy to explain and discuss actuarial reports. Cheryl is also able to go through pensions scenarios with clients jointly when there are no reports.

Cheryl also sees mediation clients together outside mediation or individually. I have always found it very easy to work with Cheryl as she is very clear and familiar with the issues which are relevant to clients who are divorcing and she can tailor her services according to what clients need.



Emma Bugg

Accredited Mediator,
Focus Mediation Ltd



Cheryl is always very helpful and informative to my clients and able to work with them to help them alongside the mediation process in reaching informed decisions that work best for them. Cheryl either meets directly with clients, and feeds back to me directly if required, or will come along to the mediation sessions also, which has worked really well. When referring to Cheryl I can be assured that my clients will receive excellent and prompt service.



I have always found Cheryl very approachable, easy to work with, and helpful. She brings a huge amount of experience and knowledge to family law issues, and is able to communicate complex issues in a clear and constructive way. I have brought her in to assist on negotiations in a collaborative setting which was helpful to all involved and her added value in the process is invaluable.



Zen Thompson

Senior Associate
Solicitor and Mediator
Nockolds

FROM A
CLIENTS
PERSPECTIVE...



Cheryl Bowden

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Sue

Cheryl was recommended to me by my solicitor as I needed to seek advice regarding my pension options following my recent divorce. I found her, immediately on meeting, to be very friendly and extremely knowledgeable, going through all my options in a clear and precise way, and explaining any jargon along the way in clear layman's terms. I would not hesitate to recommend her anyone seeking similar advice.

Bowden Financial and specifically Cheryl, have been immensely supportive throughout my relationship with them, providing well founded and practical expert guidance and advice, underpinned by an approachable attitude. The advice I have received regarding my pension arrangements has been timely and considered and I have no hesitation in wholeheartedly recommending Cheryl to any interested parties wishing to seek the assistance of a first rate financial management business.

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Paul

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Janet

I was extremely fortunate to be recommended to Cheryl by my Collaborative Lawyer. From the outset she has been friendly and approachable and combined this with high professional and ethical standards. On a personal level she has got the balance just right. She has always understood my needs better than I do myself because she sees the bigger picture and grasps the implications of investment for the long term - no mean feat in the current national, European and global political climate. May I also add how reasonable the fees are. I have absolutely no hesitation in recommending Bowden Financial.

Cheryl's help and advice has proved invaluable to me. She is knowledgeable, professional and calm. She is responsive to your specific situation making suggestions and providing reassurance. I wouldn't hesitate to recommend her services'

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Leigh

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Jane

For those who are uninitiated about the world of finance, and I count myself as one of them, Cheryl is a god send. She explains all your options clearly, which helps making financial decisions so much easier. Cheryl is very personable and builds great customer relations. I cannot recommend her professional services highly enough.



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Bowden Financial Management Ltd are Authorised and Regulated by the Financial Conduct Authority