



The value of financial advice



Our advice process



Our Purpose Our Expertise

Your Peace of Mind & Prosperity

Our purpose is to improve our clients' financial wellbeing and help them achieve their goals. We provide financial advice and planning to help identify, achieve and protect the long-term future they desire for themselves, their families and, where relevant, the business they own.

Our expertise lies in helping people realise what's possible when it comes to setting and achieving their desired financial goals. Such goals are rarely achieved by accident, more usually by a clear design and meaningful plan.

As a client of ours, we want you to achieve the sense of control, confidence and **peace of mind** that comes from making well-informed decisions throughout your financial journey.

How we work

We help clients to design their financial plans and put them into action, taking care of essential paperwork and dealing with providers of investments, insurance and other professional advisers.

The advice and services we deliver are supported by Openwork Limited, one of the UK's largest networks of financial advisory businesses.

The diagram opposite illustrates the steps followed in our advice process.

Establishing a sound financial plan is a major step towards securing the life you want. As time passes, your plan will need to evolve to keep on helping you achieve your goals. A long-term relationship incorporating regular updates will enable us to review all key factors that affect your plans and make timely adjustments in the light of changing circumstances.

Over the following pages, we outline the range of issues addressed by the advice and ongoing service we offer.

Six simple promises we make to our clients

1

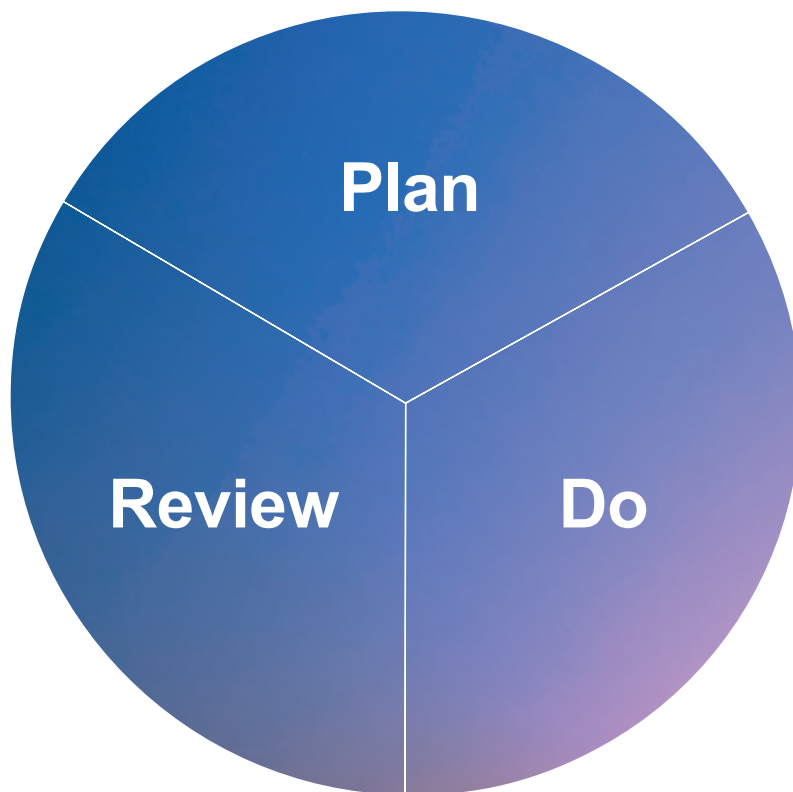
We will help you arrange your finances to ensure they work as effectively as possible towards funding your life goals.

2

We will help you take steps to ensure your income, assets and family are protected from the impact of long-term illness, disablement or death.

3

We will advise you on how your investments can benefit from relevant tax reliefs and allowances. We will also advise you on the most effective way of withdrawing income or capital when the need arises, or how best to pass wealth to your intended beneficiaries.



6

We will be on hand to remind you that the wealth you have accumulated is to be enjoyed when the right time arrives. Wealth only acquires a true value when serving the meaningful purpose for which it was created.

5

We will be accessible and responsive whenever you need to contact us with queries or requests.

4

We will help you keep your plans in focus by regularly meeting with you to review and refresh your financial arrangements. This might be a result of changing personal circumstances, legislation, new opportunities and any other relevant factors relevant to your situation.

Every client we meet has a unique and varied range of financial-planning needs. Establishing priorities is the first step towards creating a meaningful and relevant plan to cater for them.

The areas described below represent a wide, but not exhaustive, range of issues we consider as part of the initial planning undertaken and on an ongoing basis.

| Areas to consider | What this means to you |
|---------------------|---|
| Life planning | A key aim of the ongoing service we offer is to make you feel financially well-organised. Helping you to understand how your money is looked after and planning your financial security helps to ensure you can fund the lifestyle you want to enjoy. |
| Investment planning | We will monitor your investment portfolio, review its fund holdings and performance with you and make sure it remains appropriate to your attitude to investment risk and capacity for loss. We will also make sure charges on funds in your portfolio are highly competitive. |
| Tax planning | Ensures your pension, savings and investment arrangements benefit from appropriate tax reliefs on contributions, and tax allowances on capital gains, withdrawals and dividends. Where applicable, use may be made of contributions via salary sacrifice, saving you and your employer National Insurance Contributions. |
| Protection planning | We will help you take steps to ensure your income, assets and family are protected from the impact of long-term illness, disablement or premature death. Should the worst happen, we will be on hand to support you or your representatives through the claims process. |
| Debt planning | We will review your mortgage and other loans to identify whether their structure and terms remain fit for your needs and whether reductions in the cost of your repayments are possible. |
| Estate planning | Identifying how you can pass on wealth and assets in a timely and tax-efficient manner to your intended beneficiaries through a combination of measures such as gifts made during your lifetime, use of appropriate trust arrangements and an up to date will. |
| Other professionals | We want clients to benefit from a joined-up financial plan. So, we will introduce you to, or liaise with, other professional advisers including accountants, solicitors, auto-enrolment specialists and discretionary fund managers if and when appropriate. |
| Other services | We will keep you up to date with any changes that may affect your plan and discuss any potential impact with you to decide what alterations, if any, might be appropriate. We will help with your financial administration requirements, such as arranging income from your portfolio or changing your investment holdings or insurance products. |
| Issues arising | There are occasions when the best laid plans hit unforeseen obstacles, sometimes caused by third party human error or oversight. We pride ourselves on taking a proactive approach to resolving any such issues on your behalf with the minimum of fuss and as quickly as possible. |

The value of financial advice and ongoing service

We can provide expert guidance, support and service across all aspects of your financial planning.

Access To Our Team

Life Planning

Investment Planning

Retirement Planning

Tax Planning

Protection Planning

Debt Planning

Estate Planning

Information &
Communication

Handling
Administration

**Sense of control
Peace of mind
Value for money
Family security**



The importance of ongoing advice and service

What does ongoing service mean to you?

- *Your adviser will be fully in tune with your financial strategy and will monitor the progress of your plans*
- *You have unlimited access to us via the telephone, email or post*
- *You can call us whenever you want to discuss any aspect of your financial situation.*

We will arrange regular review meetings to provide reassurance that your plans remain on track and enable discussion of, and agreement on, any adjustments required in the light of changing personal, financial or professional circumstances.

They are also an opportunity to anticipate how to manage your money during the next stages of your financial journey.

Our advice and ongoing service; it all adds up to

- *Confidential advice to help you make well-informed choices*
- *The best chance of achieving your goals*
- *A feeling of being financially well-organised*
- *Less time worrying about your finances*
- *More time enjoying the rewarding life your financial plan is designed to deliver*

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