

Financial Management Programme

Achieving Aspirations through Inspirational Financial Planning

Establishing a sound financial strategy is a major step toward making the right choices to secure the rewarding lifestyle that you wish to lead.

However, true security comes with the knowledge that, as the world around you changes, your strategy also needs to evolve – not simply to address those changes, but to benefit from them wherever possible. In this way, your Financial Plan becomes a dynamic program that continually helps you to make the correct choices to provide the best chance of achieving your goals.

Financial planning is a constantly evolving process. A Financial Plan cannot be forgotten about and left to chance as it will surely be affected by events, both personal and legislative.

With this in mind, we provide proactive support through our *Financial Management Programme* to keep your plan on track when things change, so giving you the peace of mind to approach the future with confidence.

We look after only a limited number of clients so that:

- Ä We more fully appreciate and understand what you are looking to achieve and how you would like us to assist you.
- Ä You receive highly personalised and high quality ongoing service and advice and we deliver on our promises.

What does this mean to you?

- Ä Peace of mind.
- Ä Clarity of purpose.
- Ä Achievement of your goals.
- Ä Less time worrying about your finances and greater security for you and your family.
- Ä More time enjoying the rewarding lifestyle your financial strategy is designed to deliver.

The Financial Management Programme comprises a range of services to help you make the right decisions.

ANNUAL FINANCIAL PLANNING REVIEW AND MEETING

Without someone to keep you focussed, it is all too easy to drift off track, slip into bad habits or overlook opportunities or threats to your Financial Plan.

Having an annual Financial Planning Review (or more regular reviews if you wish) enables us to:

- Ä Clarify whether your circumstances and/or aspirations have changed in any way.
- Ä Bring you up to speed with political, economic, tax and other environmental factors that may impact on your Financial Plan.
- Ä Through the Lifetime Cashflow Plan, make sure that you are on target to achieve your personal and financial aspirations.
- Ä Identify changes in strategy that may be required and provide detailed advice for your approval.
- Ä Implement any agreed changes on your behalf.
- Ä Additional meetings can be scheduled as required to meet your needs, for an additional fee.

Within the annual Financial Planning Review and meeting, we typically update and review the following aspects of your Financial Plan.

Lifetime Cashflow Plan	<p>The benefit of reviewing the Lifetime Cashflow Plan is to keep you focussed and on track to achieve your aspirations.</p> <ul style="list-style-type: none"> Ä We will update your Plan with any changes arising from the Lifestyle Assessment we will ask you to update and also from the Financial Planning Review. Ä We will re-model the impact of different financial changes and assumptions on your cashflow (if appropriate) and assess the impact on the potential to achieve your aspirations.
Investment Strategy	<p>We will provide you with a detailed Valuation Summary and carry out a review of your investment portfolio in the following areas.</p> <ul style="list-style-type: none"> Ä We will review your risk profile and attitude and capacity for loss. Ä Evaluate how your current investments have performed and may perform over the coming year. Ä Evaluate whether the asset allocation within your investment portfolio is appropriate to your risk profile and capacity for loss. Ä If necessary, agree and implement any changes to your portfolio to ensure that it matches your objectives. The output from your Lifetime Cashflow Plan will have a major influence in this regard.
Tax Management	<p>We will review the opportunities to optimise tax reliefs and allowances each year in relation to Income Tax, Capital Gains Tax and Inheritance Tax, helping to protect and grow your wealth.</p>

<p>Retirement Planning</p>	<p>We will review your aspirations for and in retirement to establish if there are any shortfalls and, if so, establish and explore your options and agree a strategy for bridging any gap.</p>
<p>Estate Planning</p>	<p>We will review your Estate Planning arrangements to ensure that those people you wish to receive the benefit of your estate on your death do so. This includes:</p> <ul style="list-style-type: none"> Ä Assisting you with reviewing your Will and other legal documents to ensure the people you trust to manage your finances if you become mentally or physically incapable of managing your own affairs due to illness or injury. Ä Assist you with arranging and reviewing any trusts you have in place to ensure they are still appropriate for your needs and wishes. We would generally refer you to a solicitor if any changes are required.
<p>Personal and Family Protection</p>	<p>We will review and advise you on what is required to ensure that you and your family are protected from the financial effects of death and incapacity. We will implement any agreed actions.</p>
<p>ADDITIONAL SUPPORT</p>	
<p>Death of a loved one</p>	<p>We will support you and/or your family in the event of your death or the death of a family member, and assist you with dealing with the issues and the paperwork relating to your financial arrangements.</p>
<p>Proactive updates</p>	<p>We will keep you up to date with investment markets, topical issues and legislative changes if and when relevant to do so between meetings, so providing you with the confidence that we are keeping a watchful eye on things.</p>
<p>Online access to portfolio valuations</p>	<p>You can access details of your investment portfolio online, so saving you time and providing a high degree of control over your investments.</p>
<p>Liaising with your other professional advisers</p>	<p>Where necessary, and with your agreement, we will work with your other professional advisers, such as providing information to your accountant to assist in the completion of your annual tax return or discussing appropriate uses of trusts in respect of your Financial Plan with your solicitor. This helps ensure maximum tax efficiency of your finances, as well as consistency and synergy of approach across your financial affairs, saving you time and money.</p> <p>We will assist your solicitor and executor(s) with the settlement of your estate upon death.</p>
<p>Removing the hassle around paperwork</p>	<p>We update providers and other advisers with matters such as a change of address and we are available to explain any paperwork you may receive, or simply as a sounding board for any financial matter you may have seen or read.</p>

The Financial Management Programme puts you firmly in control of your finances.

Of course, you have a major part to play in ensuring your Financial Plan remains on target and, to this end, we ask that you let us know about any changes to your financial or personal circumstances and/or your aspirations.

We ask you to be as open and honest as you can with us to ensure that our advice is not compromised by inaccurate or incomplete information and to properly prepare for your annual Financial Planning Review meeting. This enables us to optimise the value we can add to you managing your finances to provide the best possible chance of meeting your aspirations.

Rather than being a chore, discussing and managing your finances will be easier, more enjoyable and less time consuming.