

Why Should You Sign Up For An Ongoing Service?

If we're honest, most people do not have the time, expertise, or the necessary objectivity to review their own financial arrangements and circumstances to make the right decisions.

Therefore, ongoing reviews are important so your financial plans remains on track and your short, medium and long term goals and objectives have the best chance of being achieved.



Added Value

A report into the value of financial advice has found that those seeking help from an IFA were better off by an average of £40,000 compared to their unadvised peers.

The findings from the International Longevity Centre think-tank show that the benefits of advice applied to both the 'affluent but advised' and the 'just getting by but advised'.

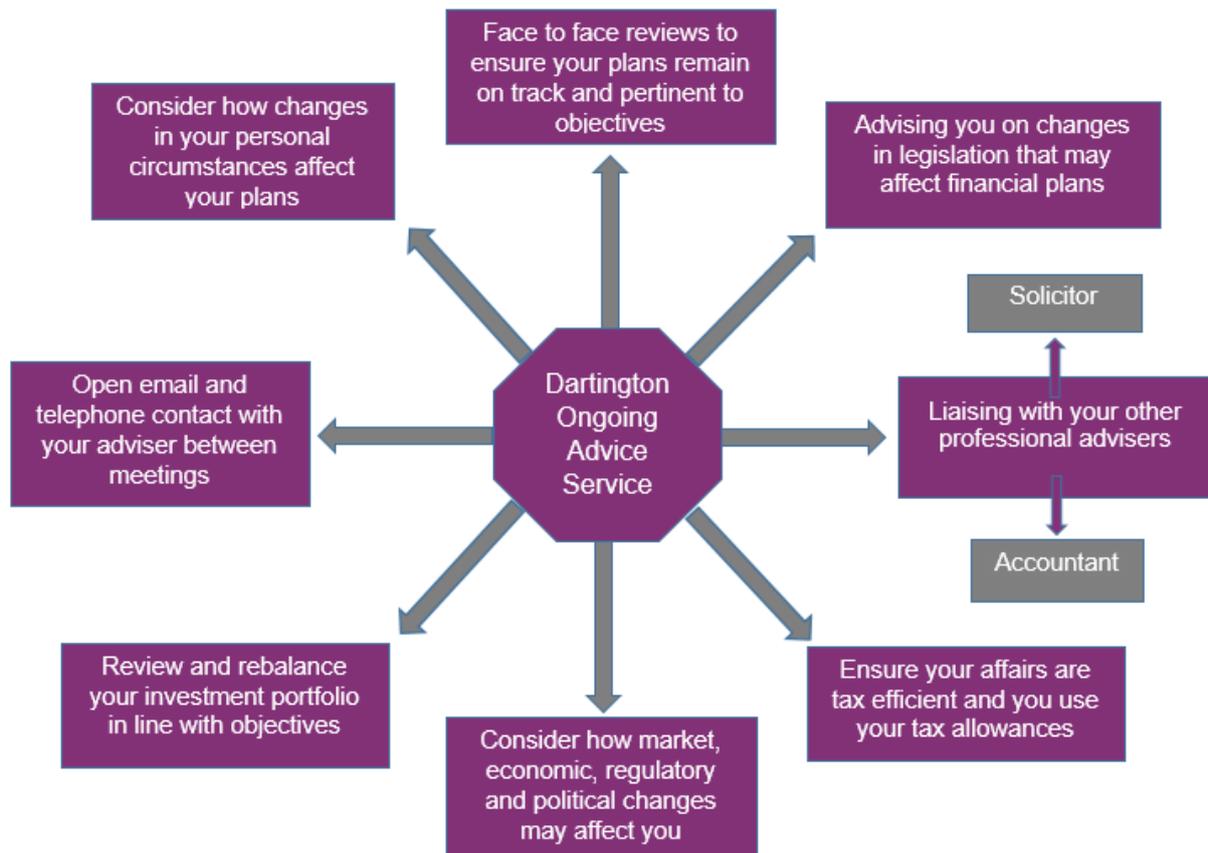
Affluent advised customers upped their liquid assets by over £12,000 (17%) and pension wealth by £31,000 (16%) compared to those who didn't get advice. Less wealthy clients still had an uplift of nearly £40,000 from taking advice, with an additional £14,000 in liquid assets and £26,000 in pension wealth.

The study analysed individual and household asset data from across Great Britain between 2001 and 2007, and how this compared with the period between 2012 and 14.

Advice also led to greater savings and equity investment levels among both groups and over 90 per cent were found to be happy with the advice they received. The report concludes that trust and financial capability were the two biggest drivers of seeking advice.

Regular Reviews

Regular face-to-face financial reviews are the core part of our service. Reviews are integral to ensuring your financial strategy remains on track regardless of changes in your circumstances, the markets, HMRC rules and regulation. At your review we will assess your investment portfolio's performance and make sure it remains in line with your appetite for risk, that you are using your tax allowances and have one eye on future issues like estate planning as well as any other issues that may be important to you and relevant to your circumstances. Following your review we will provide a written summary of our discussions, your objectives and the actions needed.



Access to a Professional Financial Planner

One of the things clients who receive an ongoing service most value is the ability to phone, write or email their financial planner with questions and to discuss issues and ask for advice without having to worry about being charged for his or her time every time they do.

Written Advice and Recommendations

We recognise that you will require and want advice regarding your financial plans in writing and in language you can understand. This is another important element of our ongoing service. You may also require advice regarding other issues that may arise, such as what to do with an inheritance or a change in your financial or personal circumstances.

Lifetime Cash Flow Forecasting

Lifetime cash flow forecasting is a very useful service that helps you visualise your financial circumstances, objectives and the impact on your income, capital and financial resources in the future. It allows you to prepare and plan properly for life events and adopt a realistic strategic financial planning process.

Ongoing Administration

As part of our ongoing service you'll also benefit from the fact that behind the scenes our administration team are keeping your records up to date and our electronic data feeds are keeping the value of your portfolio up to date where available. Our administration team are there to help support you and your adviser in providing the information required to manage your financial plans and investment portfolio.

Regular Newsletters, Information and Our Personal Finance Portal

In addition to your personalised reports, our regular newsletters and bulletins will highlight topical areas on tax, the markets and financial planning that may be of interest or relevant to you your family or even your friends.

Personal Finance Portal

As part of our ongoing service and at no extra charge you can sign up to our Personal Finance Portal (PFP) that allows you to view your financial plans 24/7. The portal also has the ability for you to store important documents electronically and exchange correspondence with you adviser more securely than via traditional email.

Summary

Our ongoing service is about a lot more than just managing your investments. It's about our relationship with you and helping you achieve what you want from life by monitoring your plans and, crucially, helping you stick to your plans. Having someone there who understands you and the financial markets who helps you see the bigger picture, provides an objective view and has your interests at heart.