



The 6 point creating and protecting wealth system

1 How do we do this

By understanding your financial situation so that we can ensure any advice we give you is accurate, fair and honest; we do this by asking you questions on your current financial situation what financial plans you have, what you aspire to in the future, your own opinions, your thoughts about investment risk and other questions to ensure we understand you and your needs.

By understanding you we can ensure you get the best possible advice.

2 Enquiries into existing policies

We undertake in-depth, high level investigations into your existing plans to fully understand what you have and to ensure they are the best policies for you. We contact product providers on your behalf to collect all the information, so we can accurately summarise your current financial position. With this information and having found out about you and your requirements earlier we can accurately give you advice as to what you should do for your future financial planning. This ensures it is advice you can trust.

3 Research into existing policies

We undertake thorough technical research into all policies and new plans we advise on. Any investment backed products e.g. pensions, investment bonds, ISA's etc, have full research undertaken on them, including the following areas

- Asset class splits
- Fund performance ratios
- Fund strength ratings
- Risk/return data
- Fund size
- Cumulative and annual fund data performance
- Geographical splits where funds are invested
- Stock sector splits
- Volatility ratios
- Tax implications and benefits of policies

A copy of the data is given to you so that you can ensure your money is in the right place and well looked after, ensures you can trust the advice that is given.

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4 Further meetings

We see you again to discuss and give you our advice as to the best solutions for you, taking into account the information we have collected in section 2 and 3. This advice is based on our many years experience as advisers and ensures you get professional, sound, advice every time. Further meetings can be organized if needed.

5 Administration

We complete all the paperwork and deal with all the administration to set up your overall financial plan and we keep you informed of the progress. This takes the stress out of setting up any financial plans. We issue detailed written reports explaining the advice we have given to you so that you have a written report of your overall financial plan.

6 Regular reviews

WE will commit to regular reviews of your financial plans, this is very important for the future well being of your policies. The regular reviews are a minimum of once a year and we undertake a full statistical and personal appraisal of your polices – this can include

- A face to face meeting
- You get a full analysis of your policies as in part 3.
- Funds switches and changes
- Your policies can be amended if your circumstances change
- We get to know you better overtime, which helps us understand your financial goals and ensure your policies are on track to meet your goals
- You get PEACE OF MIND knowing we haven't forgotten about you or your money and that we are looking after your policies

The 6 point creating and protecting wealth system ensures you and your money are well looked after and that your money works as hard as possible for you.

Please see examples of how this system has helped our clients

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Example 1

A recent client had many different pension schemes that he had accumulated over many years, with our detailed research we were able to advise on how they had been performing and how to improve the returns from these pensions. We advised to amalgamate his pensions into one contract, which gave him more flexibility as to when he could retire and the amount of retirement income he would get. By completing this review and making the necessary changes he was able to retire 4 years earlier than he thought would be possible

Example 2

A Recent client of ours using the creating and protecting wealth system saved over £10,000 in corporation tax charges, as we were able to re-organize his pension planning through his company and ensure that the correct tax reliefs were being claimed by his company. By fully investigation his existing plans we were able to give the client that right advice, which his old advisers had not done.

Example 3

A long standing client had received an inheritance and was worried about the inheritance tax implications on him and his family in the future. We were able to re-organise his investments, allow the client to retain the income he needed and obtain £40,000 immediate relief to any future inheritance tax charge. By fully understanding what our client required and using the specialised and unique planning system once again our client received the best possible advice and out come for him and his family.

Example 4

A client came to us with an existing Investment portfolio he was unhappy with this because he felt the returns he had received were not as good as he had wish. The client had not heard from his original adviser since he set the plans up over 10 years ago. We under took a full review of his financial plans and needs using the specialised and unique system within our business and were able to re-organise his existing investments and give him an increased tax free income of £5000 per year.

All our clients have available to them regular reviews on the ongoing returns and performance of their polices to ensure their financial plans are continuing to work as hard as possible for them.

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