OUR ONGOING SERVICE DELIVERABLES

Initial Financial Review	Financial Review
Initial meeting	√
Identify and discuss your aims, objectives and time frames	√
Assess your holistic financial planning needs and identify all financial issues or deficiencies (Financial Review Report)	√
Assess your comfort levels relative to risk and tolerance to loss	√
Review your existing plans in relation to your objectives	√
Review your existing investment portfolio in line with your objectives	√
Financial analysis - identify outline solutions	√
Research the whole market for suitable products, including the terms of any appropriate financial product	√
Prepare a recommendation report covering proposed actions	√
Explain and discuss recommendations	√
Implement recommendations	√

Ongoing Review Service	Financial Advice	Financial Planning	Wealth Management
Annual statements from providers	√	√	√
Regular Financial Newsletters	√	√	√
Regular Investment briefings	√	√	√
Online access to investment portfolio*	√	√	√
Portfolio rebalancing recommendations **	√	√	√
Fund switching recommendations **	√	√	√
Investment reports and valuations**	√	√	√
Liaison with accountant/solicitor**	√	√	√
Biennial financial review with adviser	√		
Annual financial review with adviser		√	
Half yearly financial review with adviser			√
Unlimited phone & email consultations			√
* Dependent on investment platform ** On request			

SERVICES LEVELS

FINANCIAL REVIEW SERVICE

This service is the foundation or entry level for all customers. The financial review service will establish the facts about your current personal, financial and other circumstances and any gaps or needs in your existing arrangements together with identifying your aims, objectives and aspirations. This information is then used to determine not only why these should be satisfied but how they could be addressed and what order of priority you should set. This service can be accessed as a standalone service without any ongoing service or advice forming part of your agreement with us to act as your agent.

FINANCIAL ADVICE SERVICE

This is an ongoing review service suitable for customers who have a relatively modest investment or pension portfolio or have some regular premium products such as savings and or pensions and are seeking our help to reviewed and manage these. The aim of this level of ongoing service is to help the customer establish an achievable growth in wealth. This service is also intended to help the customer achieve a sound understanding of the financial markets.

FINANCIAL PLANNING SERVICE

This is an ongoing review service suitable for customers who have an established investment or pension portfolio or have a range of assets forming the basis of their wealth and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help customers maintain and grow the value of their wealth or to ensure that investment income levels are maintained. This level of service is also intended to help the customer increase their knowledge and experience in the financial markets.

WEALTH MANAGEMENT SERVICE

This is an ongoing review service suitable for customers who are both knowledgeable and experienced investors and who have already established an investment or pension portfolio. The aim of this level of service is to provide a wealth preservation strategy whilst assisting the customer in taking advantage of alternative and non-mainstream investments that offer the opportunity for creating a sustainable growth in the customer's wealth.

BESPOKE SERVICE

This is an ongoing review service suitable for customers who believe our other service levels will not meet their specific requirements. Services are agreed and provided by negotiation.