



GUIDE
TO OUR
SERVICES

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WELCOME TO YOUR GUIDE TO OUR SERVICES

Appointing the right professionals to help you plan your financial future and manage your wealth can greatly improve your chances of achieving your goals, wherever you are in your financial planning journey.

So whether you're looking to establish and grow your wealth, plan for retirement or take care of your loved ones' futures, our financial planning services can help you.



OUR CLIENT CHARTER

These are our promises to you.

As your trusted financial adviser, we will:



Deliver a fully comprehensive, high-quality service for you that will be among the best in the financial services profession.



Always keep you informed and ask for your consent before proceeding if any material interest or conflict of interest should arise.



Maintain a high level of professionalism by always acting to deliver good outcomes for you, as set out by our regulator, the Financial Conduct Authority.

To help us give you the most appropriate financial advice, we ask that you:

- ▶ Let us know if we can further clarify any of our recommendations, so that we can ensure you get the full service you deserve.
- ▶ Speak to us if our service has not met your expectations. Hearing how we've performed means that we can put it right for you.
- ▶ Always ensure you provide us with accurate information and let us know when this changes.


You can rest assured that as your financial adviser, we are committed to giving you the best possible experience at every stage of our relationship with you.





OUR PARTNERSHIP WITH QUILTER

We have chosen to be part of Quilter Financial Planning, a network of around 3,000 financial advisers throughout the UK.

Our business benefits from partnering with the right people to deliver a great service. This enables us to give you:

-  Comprehensive services that suit your needs.

-  Reassurance of a strong support network and breadth of expertise.

-  Great value for your investment with our strong buying power.

Through this brochure, we will give you:

1. All the information you need about our business and services, so that you know what to expect when working with us.

2. Reassurance about how we protect your money, giving you peace of mind.

3. Confidence in our advice process, and transparency of our services and pricing structure, as outlined in your linked Terms of Business document.

About Quilter Financial Planning

Quilter Financial Planning is one of the largest financial planning networks in the UK, which is a part of Quilter Plc a FTSE 250 institution. Since 2006, Quilter Financial Planning has been helping financial advice firms like us deliver a great service and secure financial futures for customers like you.

Quilter Financial Planning provides valuable research and due diligence to ensure we have access to financial products you can trust. As a well established and financially secure firm, partnering with Quilter Financial Planning also gives you the added peace of mind that your financial future is in safe hands.



Quilter - a name you can trust

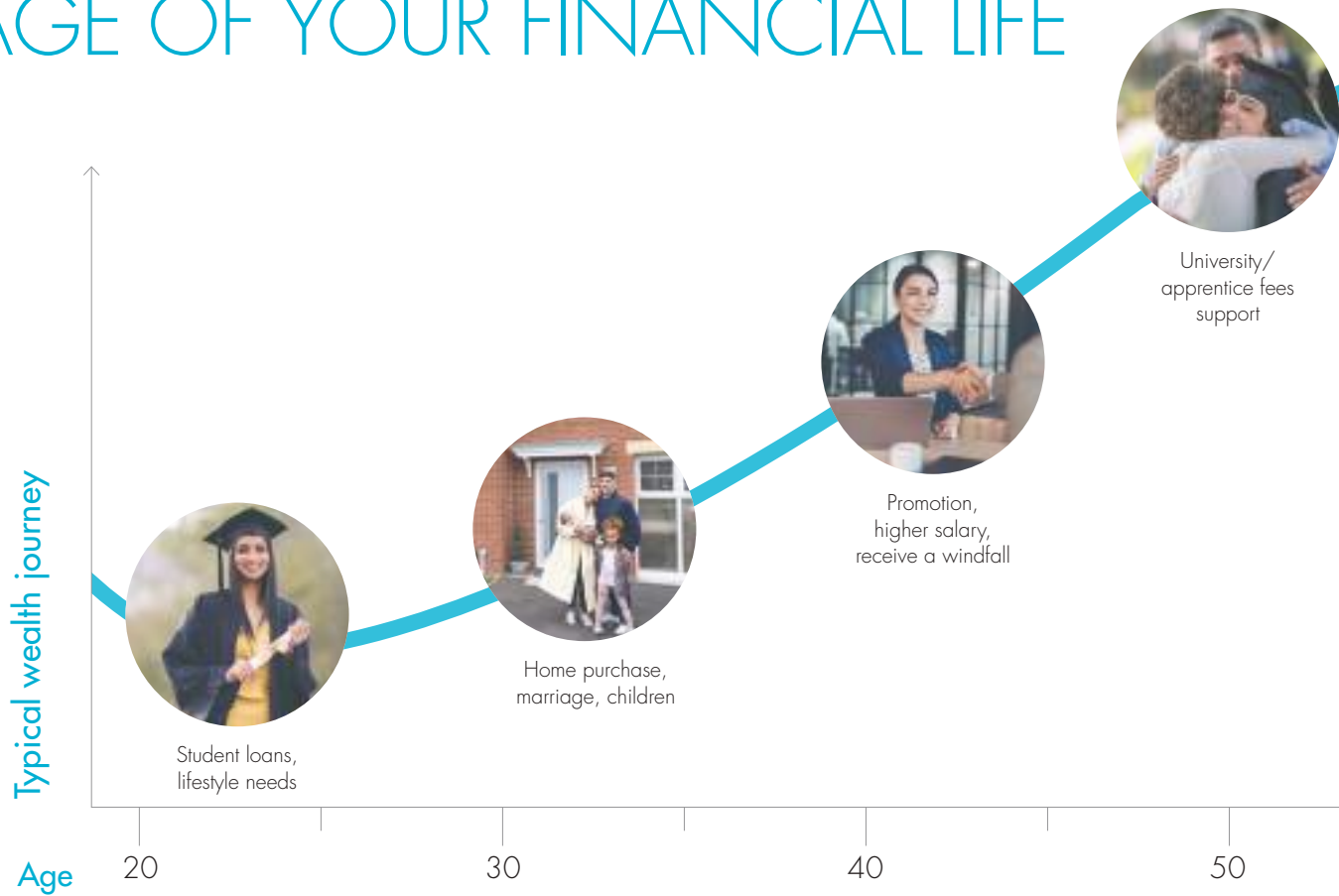


As of August 2024



Platform, Personal Pension, Drawdown Pension and Onshore Bond

HOW WE CAN HELP AT EVERY STAGE OF YOUR FINANCIAL LIFE



Services you may need at different stages of your life

Retirement planning: Pension funds, personal funds

Personal and business protection: Life cover, critical illness cover, income protection cover, business cover

Wealth management: Savings, investments, tax planning, retirement planning

Areas we can advise you on



Managing wealth

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.



Property wealth

Ensuring the most suitable arrangements for your home, second home, buy-to-let or commercial properties (commercial properties are by referral only).



Business wealth

Helping small and medium-sized enterprises to grow and become more profitable.



Creating wealth

Ensuring you maximise your standard of living for when you do not want to work so hard.



Phased retirement



Full retirement,
downsizing



Long-term care,
bequests

60

70

80

90

Wealth preservation: Estate planning, succession planning, trusts, key business person

company or trustee funds



Protecting wealth

Protecting you and your family's standard of living against the unexpected.



Retaining wealth

Retaining more of your hard-earned money legally and ethically.



Preserving wealth

Preserving the value of your estate for your loved ones.

THE REAL VALUE OF FINANCIAL ADVICE

“ Most unadvised customers would experience better financial outcomes if they followed professional financial advice ”

Source: Adviser Delta, a Quilter research paper on the importance of advice, June 2019.

Consider this example:

Average retirement income **without** financial advice
£17,168



Average retirement income **with** financial advice **£24,175**

This is **40% higher (£7,007)** than without financial advice

Over a 21-year retirement, this means having an **extra £147,147**

Source: Retirement Income Uncovered -The New Normal



Expertise for your specific needs

We know every client is different, so we make recommendations based on your specific needs.

So that our fees are always fair and transparent, we take into account:

- ▶ How much time and cost we spend to get to know you, advise and implement your recommended solutions.
- ▶ The taxation impact and any risks associated with different areas of advice (e.g. mortgages differ to planning your estate).
- ▶ Any economies of scale that you can benefit from - as well as being accountable for the suitability of our recommendations.

Giving you value for money

Quilter Financial Planning uses its buying power to reduce costs from our providers to give you great value products and also negotiates costs for exclusive products that give you benefits you won't find anywhere else.

Our clients enjoy the extra value we add

As well as our proven, industry-leading core services such as retirement, investment, mortgage and insurance solutions, we also add value for you at planning meetings because:

✓ We put you and your objectives first

We **consider your existing plans and any debts** before we add any new plans and check if you have had any changes in your income or capital wealth that could impact your tax situation.

We'll also reassure you that any potential risks linked with your assets and liabilities **match your personal appetite**.

✓ We keep your plan up to date

We'll explain how new **announcements in the UK Government Budget could impact you** through welfare, income, capital or inheritance tax changes and give you important **reminders to avoid missing out on valuable tax allowances** on solutions such as ISAs.

✓ We help you make the most of your assets

For when you want to spend or pass on your wealth we make sure your assets and loans are in the right name, ownership and tax shelter, so that you don't pay too much tax.

We will work with you to get back the money you are owed, such as pension-related **tax relief** and **rebalance your portfolio** to make sure you don't miss out on appropriate returns, and are always **comfortable in your risk profile**.



Rebalancing your portfolio is when your investment manager buys or sells assets (e.g., stocks or bonds) to adjust your portfolio's risk profile so that it matches your risk appetite whilst maximising your opportunity for returns. You may be recommended to rebalance after market conditions change due to current events.

OUR HANDPICKED PROVIDERS

Researching the marketplace on your behalf

It's our job to have a good understanding of the products and services available to our clients so that we can help them choose the right ones.



Restricted advice means that we will only recommend solutions from a list of the most suitable solutions in the market that we've found through in-house research and analysis.



THE BENEFITS OF RESTRICTED FINANCIAL ADVICE

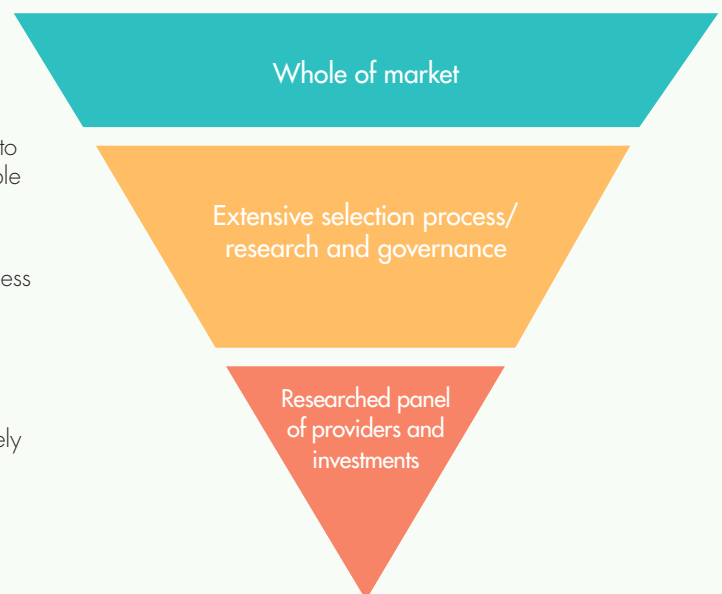
Like many financial advice firms, our experience with clients has shown that restricted advice that offers tailored, carefully selected solutions from a researched panel of providers is a highly effective method of providing you with top-quality recommendations.

Why do we provide restricted advice?

By leveraging Quilter's expertise, research and governance, and restricting our comprehensive advice service to a carefully chosen range of products and providers, we are able to keep costs down and focus on providing a great service.

Quilter's research starts with the whole of the market, with products and investments going through a tough selection process before arriving at a recommended panel. We only select from this panel where there is a demonstrable benefit to you.

We believe this approach offers you: a first-class range of providers and products designed to meet the vast majority of needs at a reduced cost, with the capability to look more widely should the need arise.



So, how do you benefit from our restricted advice?



Reduced costs / fees – As we use the in-depth market research and analysis carried out by Quilter, we do not need to conduct this ourselves, allowing us to reduce our costs and give you better value when determining our fees.



Better value solutions – Quilter is able to use its scale and buying power to drive down the costs with the selected providers, helping you to benefit from lower costs and great value products.



Reassurance from third party experts – By offering advice from a researched panel of solutions from the whole of the market, you can be confident that our recommendations have already been vetted by experts.



Flexibility if you need it – you get all the benefits of a restricted model but with the flexibility to still have a solution from the wider market if the researched panel of solutions don't exactly match your needs.

OUR PROCESS FOR QUALITY ADVICE

We've worked hard to develop a rigorous, repeatable advice process that helps us deliver the right, bespoke solution to your needs and requirements.

Our advice process consists of four stages:

1. Understanding

First, we meet with you to understand your existing plans and your financial objectives so that we can help you achieve them. This allows us to offer you the right advice and service that meets your objectives and matches your risk and return preferences.

2. Building

We offer you evidence-based and personalised recommendations that build on your current plans using our robust research capability. We investigate different financial scenarios so that you can be confident in achieving your objectives.



4. Monitoring

We know our clients benefit from regularly reviewing their financial objectives with us so that we can make sure that they're still on track. We recommend scheduling regular progress checks to make sure that your plans aren't affected by changes in law, tax, or the economy.

We also contact you with information and suggestions that we feel are directly relevant to you and your plan.

3. Implementation

Like most of our clients, you may choose for us to implement your plan for you. By working on your behalf with the provider or lender, we can save you time and effort, and ensure your plans are set up correctly.

Alternatively, you can implement our recommendations yourself, with advice and guidance from us. We'll ensure our fees for this are made clear to you.

As you know, you're not obliged to implement any of our recommendations, you're always free to choose what you'd like to do.



OUR PAYMENT GUIDELINES

So you are clear about how our fees work and how to pay for our services.

Being clear about fees

It is important that you understand how you will pay us for our services. We will always agree the fees we will charge in advance, together. We will also put this in writing in our [‘Authority to Proceed’](#) document.

When we tell you about a fee, you will always receive a clear explanation of:



Our total fee



The advice or service it relates to



How we've calculated it



When you need to pay



Your payment options

This is the case no matter whether you use our ongoing service or you are getting advice for a one-off financial need.



We typically provide an intermediation service, so **no VAT** is due. However, there may be other occasions where VAT is due. If so, we will tell you.

You are **not** obligated to implement any of our recommendations. However, we may still charge a fee for our advice.



Four ways we can receive payment for our advice and services

1. Provider facilitation of your investment advice fee

If you decide to follow our recommendation and invest, you can choose to authorise the investment provider to deduct our advice fee from your overall investment. You may also pay any ongoing service charges from your investment.



What this means for you: In some circumstances this could create a capital gain and a possible tax liability. We will explain such implications when giving your recommendation.

2. Paying us directly

We may charge a fee for advice we give you. It may be more beneficial for you to pay our fee directly (e.g. for tax purposes).



Where we explain our fees: Our fees are explained in the 'Terms of Business' document prepared for you.
Payment options: You can pay by bank transfer or cheque. We never handle cash.

3. Provider payments to us

We don't receive commission for setting up regulated investment products for you. However, we may receive commission on certain non-regulated products, as well as mortgages and protection.



How we'll let you know: If we do receive commission we will tell you how much in a 'Key Facts Illustration'.

4. Introducer payments

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser.



How we'll let you know: If this happens we will tell you using the contact method you've asked us to contact you with.

YOUR PEACE OF MIND AND PROTECTION

We subscribe to, and abide by important regulations and laws that exist to protect you, maintain your confidentiality and keep you secure.



If you'd like more information beyond the summary we've provided below, we recommend reading your [Terms of Business document](#).

Our Regulator - The Financial Conduct Authority

We will always tell you if any product or service recommended is not FCA regulated.

Compensation Service - The Financial Services Compensation Scheme

An independent and free service to compensate you on the rare occasion that your financial service provider has gone out of business.

Resolving Complaints - The Financial Ombudsman Service

An independent and impartial body there to help resolve complaints between financial businesses and their customers.

Laws

All of our agreements follow the laws of England and Wales. We fully support laws to keep you and your money safe, including:

The Data Protection Act (DPA) - Protecting your confidentiality by helping you control your data.

The Proceeds of Crime Act - We support all efforts to eliminate money laundering.



If you live in Scotland or Northern Ireland, laws concerning property, conveyancing, trusts and power of attorney can differ. Rest assured we'll tell you when this is the case.

How we'll be transparent

Loans and ownership - We'll be clear about any loans we have and who owns us.

Other interests - We pride ourselves on being impartial. We'll always tell you if any conflicts of interest exist.



OUR ONGOING SERVICE ACROSS YOUR FINANCIAL LIFE

We offer a flexible and proactive ongoing service, that ensures your financial plans are tailored and up to date. Here's how it works:



Researched and designed for you

Based on extensive and ongoing research and experience of what our clients value, we have created ongoing service packages that we believe add value to our clients.



You can tailor your package

Some clients may require more regular meetings than others, or want more in-depth advice at a particular time, and as such we can also cater for those needs as required.



Value based service

We know that it is you who will be the judge of the value we add. To help that clarity, we'll let you know the fees involved and how you can pay them.



You do not have to choose an ongoing service with us, although we believe you should review your plans regularly with us, to check on the progress towards achieving your objectives.

How we maintain and refine your plans over time:

✓ We keep you informed

We make sure you're up-to-date on news that is most useful to you such as new ISA allowances.

✓ We actively monitor your plans

We review your plans to make sure that you are still on track to meet your objectives.

✓ We arrange check-ins

We monitor for tax and legislation changes to ensure your income and wealth are protected. We'll update you on any impacts to you in your financial planning meeting (in person or via digital meetings), where you can share any personal changes in your objectives with us.



Your next steps:

- 1 **Reflect on what you want to achieve** by working with us.
- 2 **Read your 'Terms of Business'** to explore the services and fees that best suit you.
- 3 **Let us know** which service option you want to proceed with.

We'll then get in touch to set up our next meeting together.

If you would like this document or any other document in an alternative format e.g. Braille, Clear and Large Print or Audio documents (Cassette, CD, MP3 or Wav) or any other languages please let your adviser know.

Quilter Foundation

The Quilter Foundation is Quilter's charity. The Quilter Foundation provides vital funding to carefully selected charitable organisations, focusing on education, employment and health & wellbeing.

To find out more visit:

www.quilter.com/the-quilter-foundation

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