Ongoing Advice provision

Service Level		
Meetings and Contact		
• A 6 monthly face to face advice meeting reviewing your financial goals and objectives to ensure your financial planning remains 'on track'.	✓	Including: • Review of Objectives/ Financial Health Check/ Risk Profile review if required. • Income and Expenditure review and forecasting if required. • Advice on Tax changes and liaison with Accountant if required • Portfolio Rebalancing/Review of asset allocation if required
• Ad hoc meetings as and when required.	✓	
• Ad hoc ability to ask questions regarding your existing plans, investments or regulatory changes.	✓	
• Ongoing Access to a dedicated investment manager.	✓	
• Ongoing Access to a dedicated financial planner.	✓	
• Access to our administration support team.	✓	
Managing your money and Estate		
• Unrestricted access to whole of market range of investment and retirement solutions.	✓	
• Continuous (monthly) monitoring of your investment portfolio, rebalancing when required.	✓	
• Advising you in maximising your annual allowances to available Tax Shelters.	✓	For example annual ISA Allowance and VCT and EIS opportunities.
• Advice on assets across multiple Tax shelters.	✓	For example Pensions, ISAs, Venture Capital Trusts (VCTs) and Enterprise Investment Schemes (EIS)
• Advice on Cash deposits	✓	Assisting in locating the best and most appropriate interest rates.
• Advice on how to protect your family.	✓	You may be concerned about your family and wish to secure their financial security if you become ill, and cannot work or prematurely die. We will provide and assist you in maintaining the appropriate financial solution.
• Advice on protecting your Estate from Tax.	✓	Having worked hard and saved diligently all of your life, you may wish to pass on your assets to others as tax efficiently as possible. We have various strategies to enable you to do this, including IHT efficient investments.
• Mortgage provision.	✓	Whole of market provision- the best interest rates and terms available for clients and their families.
Reporting	✓	
• Valuation Report including 6 monthly valuations.	✓	
• Real time online access to portfolio valuations.	✓	
• Year-end Capital Gains Tax report and Consolidated Tax Voucher when required.	✓	