

## Service A) Development of your financial plan

### **An initial meeting with your Chartered Financial Planner to work through your:**

- Current financial circumstances
- Financial objectives – present and future
- Approach to risk and reward
- Plan assumptions

### **Preparation of your financial plan incorporating:**

- Lifetime cash flow analysis & modelling
- Strategies for achieving specific objectives and financial independence
- Individual psychometric investment risk profiles
- Savings & investment planning
- Retirement planning
- Tax planning
- Asset allocation strategy
- Risk management

### **A second meeting with your Chartered Financial Planner to guide you through your plan:**

- Presentation of your personalised plan and risk profiler
- Explanation of recommendations including lifetime cash flow, investment strategy, retirement planning, tax planning, asset allocation strategy and risk management
- Discussion of the impact upon your lifetime cash flow analysis
- Agreement to your action plan for the following 12 months

## Service B) Plan implementation

- A third meeting with your Chartered Financial Planner to carry out initial action points arising from the financial plan
- Where appropriate, arrangement of a suitable investment administration platform such as a wrap service
- Investment & asset allocation recommendations
- Guidance & support by telephone, e-mail or writing
- Liaison with other professional advisers where required

## **Service C) Ongoing reviews and support**

Your selection from our three service offerings to meet your continuing requirements.

### **The Optimal Planning Service:**

An annual planning meeting with your Chartered Financial Planner  
Preparation of a new financial plan and risk profile every 3 years or sooner if circumstances change significantly  
Ad hoc review if your circumstances change during the year  
Annual asset allocation rebalancing  
Ongoing guidance & support by telephone and e-mail from your Chartered Financial Planner  
Maintain up to date records of your portfolio of investments, pensions and plans  
Liaison with other professional advisers where required  
No future planning and/or implementation fees\*

*The service is provided for the greater of 0.5% pa of the value of funds under management or £720 pa (£60 pm)*

### **The Optimal Planning Advantage Service:**

As for our core 'Optimal Planning Service' with the addition of:

An interim six monthly plan review meeting with your Chartered Financial Planner  
Preparation of a new financial plan and risk profile every 2 years (rather than 3 years) or sooner if circumstances change significantly  
Considered Opinion Service whereby, at your request, we will offer our unbiased views on products or schemes that you wish to consider, regardless of their origin

*This enhanced service is provided for the greater of 0.5% pa of the value of funds under management or £2,500 pa (£208 pm).*

### **The Optimal Planning Premier Service:**

As for our core 'Optimal Planning Service' with the addition of:

An interim four monthly plan review meeting with your Chartered Financial Planner  
Preparation of a new financial plan and risk profile every year (rather than every 3 years) or sooner if circumstances change significantly  
Considered Opinion Service whereby, at your request, we will offer our unbiased views on products or schemes that you wish to consider, regardless of their origin

*Our ultimate service offering is provided for the greater of 0.5% pa of the value of funds under management or £5,000 pa (£416 pm).*

- *Advice in relation to pension transfers and divorce will always be subject to a separate fee.*

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**Schedule**