

About  
our ongoing  
services

*Looking after your needs*



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## Introduction

*How can we help you?*

**The purpose of this document is to:**

Remind you of the services we provide across your entire financial life.

Help you decide the most appropriate style and frequency of our ongoing relationship.

Reassure you about how we are regulated, and what security and peace of mind you can expect to receive.

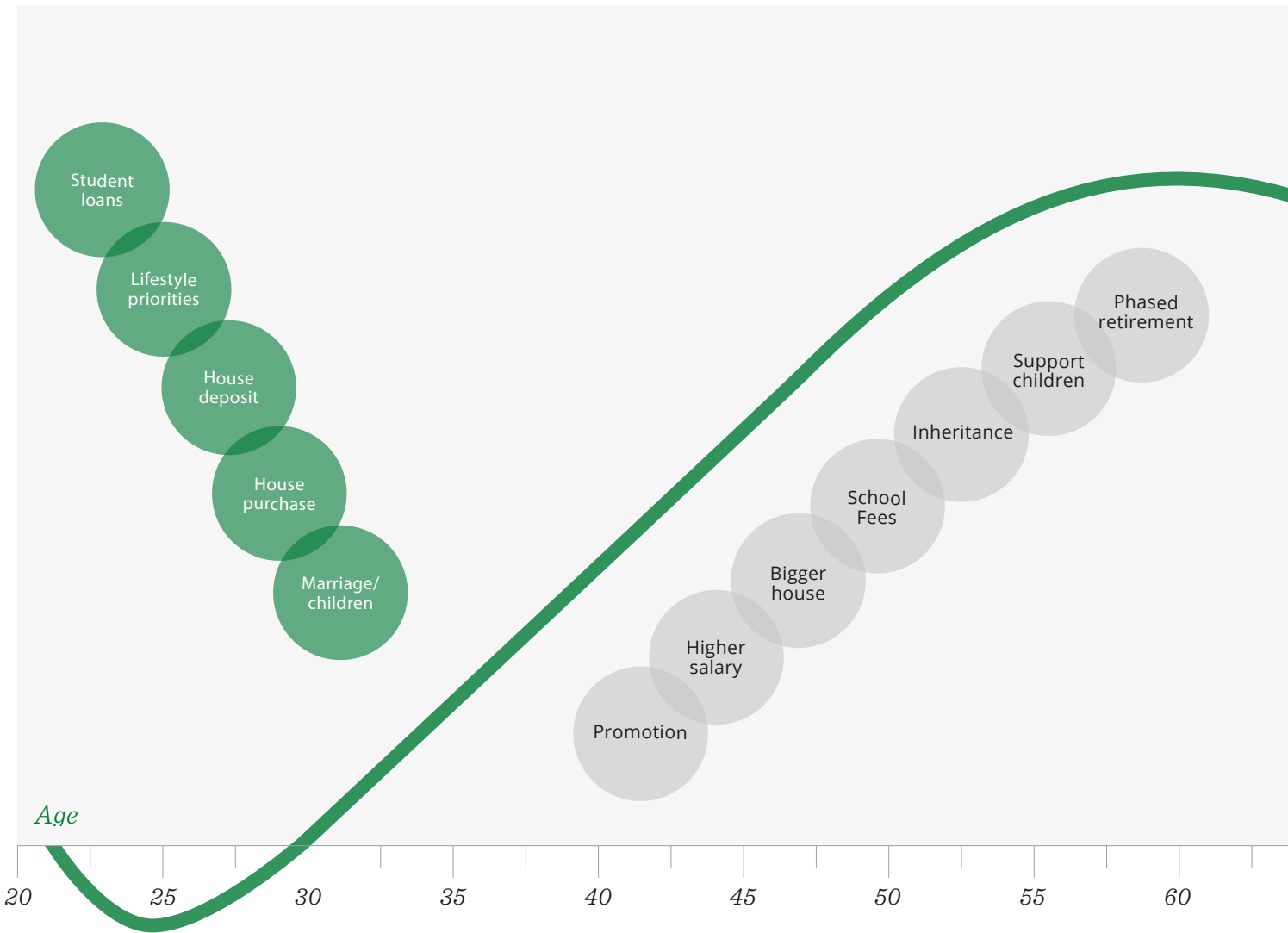
*We aim to do this by reminding you of:*

- ▶ The areas in which we can advise you
- ▶ The value we add to you now and in the future
- ▶ Our choice of review services
- ▶ What you can expect from an ongoing planning meeting
- ▶ The marketplace we will visit in order to deliver our advice, research and recommendations
- ▶ The security, protection and peace of mind you can expect.



# Your financial life stage

*Your financial life stage may help you decide what you want us to focus on when we meet.*

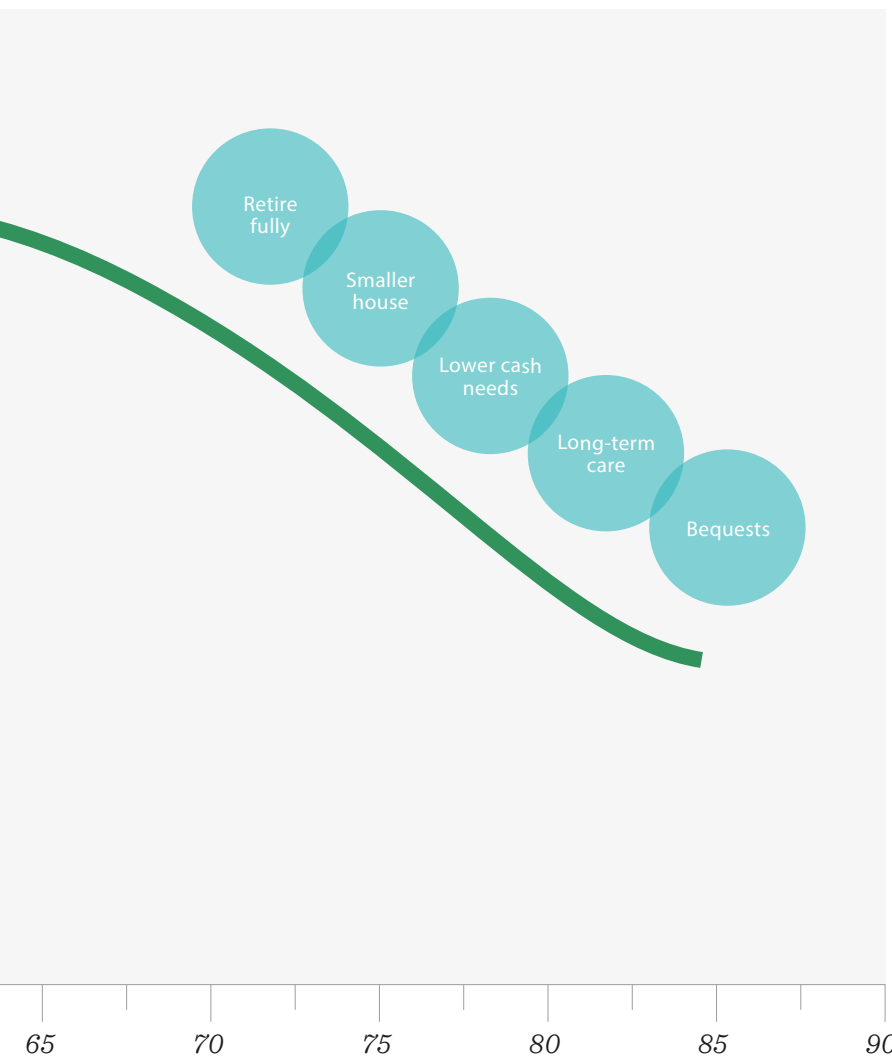


Wealth management  
Savings, investments, tax planning, retirement planning

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

Retirement planning  
Pension funds, personal funds, company or trustee funds

Wealth preservation  
Estate planning, succession



*Protecting wealth*

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

*Property wealth*

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

*Managing wealth*

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

*Creating wealth*

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

*Business wealth*

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

*Preserving wealth*

Preserving the value of your estate for the benefit of your family.

*Retaining wealth*

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





## The value that we add

*When deciding the fees we charge for advice we want to be sure you receive value for money and that the solutions we recommend are likely to deliver your objectives.*

As an example of the value of advice, research\* shows that the average UK income in retirement is £18,000 per annum. However, the average for people who have never used a financial adviser is £17,168. Those who set an income target and used a financial adviser on a regular basis receive an average annual income of £24,175 in retirement. Put another way, by not working with a financial adviser, a client can potentially lose out on an extra 41% or as much as £147,147 over the course of a 21- year retirement.

*\*Source: Retirement Income Uncovered - The New Normal 2016*

### **Besides providing leading-edge investment and insurance solutions, our clients tell us that we add value to them at a planning meeting by:**

- ▶ Using their existing provisions first before considering starting a new plan
  - ▶ Checking how any personal changes in income or capital wealth may impact their current provisions or tax situation
  - ▶ Explaining in simple terms how the UK Government Budget announcements impact them by way of welfare or income, capital or inheritance tax changes
  - ▶ Reminding them so that they don't miss out on valuable allowances (such as ISAs), that once they are gone, are gone forever
  - ▶ Making sure they do not miss out on getting money back that might be owed, such as tax relief on pension and retirement planning
  - ▶ Rebalancing their assets so they're always comfortable with the risk they take when investing, while ensuring they don't miss out on potentially better returns
- ▶ Ensuring they do not miss out on getting a better return than they should for the level of risk they take
  - ▶ Reassuring them they are not taking unnecessary risk with their investments
  - ▶ Placing their assets in the right name, ownership and tax shelter, so that they legally and ethically ensure they don't pay too much tax when they want to spend them or pass them on.

# A typical ongoing planning framework

*We understand each of our clients is an individual and no two ongoing planning meetings are ever the same.*

We want you to feel empowered to shape your meeting purely on your personal priorities.

If anything arises that we feel you could benefit from we will raise it with you.

## **An example meeting framework may look like this:**

- ▶ What topics would you like to focus on today?
- ▶ An update of your personal circumstances and a review of your goals and objectives
- ▶ Reassessment of your attitude to investment risk and return, and market sectors (asset allocation)
- ▶ A review of your investment holdings and performance
- ▶ Valuations and investment commentary
- ▶ Where appropriate, we will make recommendations to keep you and your plans on track with your objectives
- ▶ Our personal check of how any changes to legislation or taxation may impact you.





## Financial partners for life

*You do not have to choose an ongoing service with us, although we believe you should check your plans regularly.*

You decide the level of service you need and how often you need it. We will confirm this to you in writing, explain the fees involved and how and when you need to pay them.

Most of our clients like to check the progress of their plans once a year to make sure they're still on track to meet their goals.

Having a regular planning meeting means you don't miss out on any of your allowances and you find out if you are affected by any changes in legislation or taxation.

### *What will the service provide?*

There are 3 key elements:

#### *1. Keeping you informed:*

We will only send you information which we feel is useful to you

#### *2. Valuation milestone:*

A milestone check ensures your plans are still on track to achieve your goals

#### *3. Personal safety net:*

This ensures that your income and assets are not affected by changes in taxation or legislation.

We deliver this part via your next financial planning meeting, in the format that suits your lifestyle the best, such as face-to-face, by phone or using screen share technology.

**We will confirm your options in our Terms of Business and Authority to Proceed documents.**





## Three core service levels for you to choose from

*We pride ourselves on treating our clients as individuals. They have told us they prefer a choice of service:*

<i>Service level</i>	<i>Our high touch service</i>	<i>Our standard touch service</i>	<i>Our lighter touch service</i>
Keeping you informed	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>
Valuation milestone	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>
Personal safety net review Once a year – with the option of doing this via phone or Skype	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>
Personal safety net review Once a year – face-to-face	<i>Yes</i>	<i>Yes</i>	<i>No</i>
Personal safety net review – Twice a year – face-to-face	<i>Yes</i>	<i>No</i>	<i>No</i>



# Your peace of mind & protection

## *A reminder:*

We provide independent advice

- ▶ After we have assessed your needs, we will advise and make recommendations for you.
- ▶ Our recommendations will be made on a comprehensive and fair analysis of the market.

*We subscribe to, and abide by, a number of laws and regulations that exist for your protection, confidentiality, and security.*

## *These include:*

*Financial crime – we support the Proceeds of Crime Act and all efforts to eliminate money laundering*

*VAT – we provide an intermediation service which means no VAT is payable, but there may be times when it is*

*Terms of Business – please read this separate document as it provides more information on our fees and services*

*Loans and ownership – we want you to know who owns us*

*Other interests – we pride ourselves on being impartial.*

*To avoid doubt, we tell you if any conflicts of interest exist*

*Client money – we never handle client cash.*

You can find more information in our Terms of Business document, which you should read with this guide.

## *If you are unhappy with our service*

If you have a complaint about your adviser, or any financial advice you have received from your adviser, please contact us:

Quilter Financial Planning Complaints Department,  
Riverside House, The Waterfront  
Newcastle upon Tyne. NE15 8NY

Email: [QFPComplaints@quilter.com](mailto:QFPComplaints@quilter.com)

Tel: 0191 241 0700

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.



# 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](http://www.quilter.com/the-quilter-foundation)

[www.quilterfinancialplanning.co.uk](http://www.quilterfinancialplanning.co.uk)

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