

The process for creating a financial plan and keeping it up-to-date

Initial meeting

The purpose is to see if we would like to work together. We ask spouses/partners to come to this meeting. We need to hear their views and objectives first-hand.

The meeting usually takes about two hours. There is no charge (it is at our cost). To get the most out of this meeting we provide a short questionnaire to be completed in advance.

We can usually tell you at this meeting how much our fee for your financial plan is likely to be.



Planning meeting

Ahead of this meeting we gather information about you and your family such as assets, income, pensions, liabilities, wills, trusts, objectives, personal views and family plans. We then prepare an agenda of planning points to discuss. We help you decide what action should be taken and follow this up with a written financial plan. It includes a timetable - it may be best to phase-in things over several months, even years. We will let you know our fee for implementing recommendations.

This meeting usually takes up to three hours.

Discussing investments, implementing recommendations/agreed action

Sometimes a third meeting takes place to distil planning points or recommendations we have made.

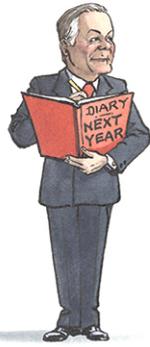
If we are to manage your investments our Head of Investments, Natalie Burnand, will join this meeting.

Stewardship Service

Once the initial plan is complete, clients move to our Stewardship Service for ongoing reviews.

This includes:

- Checking your objectives and circumstances haven't changed - this is essential to keep your plan on track. Couples find this keeps them focussed on what they want to achieve together.
- Removing the hassles and worries which often come with finances - confusing paperwork, irrelevant documents, haphazard reporting.
- Working out how much capital you need to keep and what is surplus. It is best not to end up with money or assets in your estate that could have been spent, or given away, during your lifetime.
- Planning for education fees (children or grandchildren).
- Help set up charities and foundations, perhaps getting family involved.
- Estate planning for future generations.
- Making sure existing investments continue to be suitable and are in-line with your financial plan.
- Advice on trusts, wills and powers of attorney.
- Providing technical help on pensions and protection (life assurance etc).
- Working with other advisers you may have.
- Providing oversight and guidance by phone or email when required (we are always on hand to counsel and advise).



Lee