

Why Adviceworks?

Who Are We?

- Highly qualified, highly ethical, Independent Financial Advisers
- Established 10 years
- Boutique not a supermarket
- Friendly and approachable
- Passionate about your finances

What do we do?

- Bespoke financial planning advice geared to your own 'life plan' objectives
- Take time to really get to know you
- Take control of your financial planning
- Bring peace of mind to your finances
- Offer the best financial products from the whole of the marketplace
- 100% focused on providing the best possible advice that we can
- Explain complex issues in plain English
- Build long term client relationships
- Are accountable for the advice that we give
- Access many funds at preferable rates

What we are not

- A sales driven company
- A discount broker
- A business giving free advice
- A stock broker who gives advice on individual shares

Our Beliefs

- Your financial affairs are vitally important
- Professional financial planning advice is essential in today's complex and rapidly changing world
- It is a false economy not to take advice
- Active fund management at a higher cost is an option to passive management
- Your life goals drive your financial goals

What we want from you

- A long term, enjoyable, valued relationship
- Your input, interest and time into your own finances
- Speedy response to our proposals and requests
- Immediately inform us if your circumstances or objectives change
- Immediately inform us if you have cause to worry
- Our invoices settled without delay
- To keep your appointments with us and not to cancel without reasonable notice
- To recommend us to other people who could benefit from the services that we offer

How do we charge for our service?

- Through fees and / or commission
- Most investment business is carried out on a fee basis
- Most mortgage and regular premium business is carried out on a commission basis.
- We will discuss and agree the most suitable option that works for both yourself and Adviceworks
- We will advise you of all costs before we carry out work for you
- Refer to our Keyfacts document for further information regarding our services and costs

Retirement Planning

- This is a **core area** of our business
- We believe in actively managing pension monies to maximise returns, as you would any other cash deposit or investment
- It is easier to manage many different personal pension plans by consolidating them
- We prefer Self Invested Personal Pensions (SIPPs) where appropriate
- We are performance driven rather than cost driven
- We are active in the Annuity and Unsecured Income (Drawdown) markets

Investment Planning

- This is a **core area** of our business
- We typically look after investments of £50,000 and above for individuals wishing to invest for the long term and who are willing to accept a degree of risk
- Our expertise is in portfolio planning and picking the right funds / fund managers for you.
- We have a defined investment process as follows:
Setting your financial objectives
Assessment of your attitude to investment risk
Agreeing an asset allocation strategy
Making tactical decisions to reflect current economic conditions
Making use of tax wrappers
Selecting suitable funds for each asset sector
Providing ongoing reviews
- We strongly believe in asset diversification to lower risk
- We look to identify sectors that could do well in the future rather than look what has done well historically

Investment Risk

- It is almost impossible to avoid risk
- There appears to be more risk in today's world than historically
- Typical risks today include, Investment, Provider, Inflation, Economic, Legislative and Political
- Fund fact sheets are an important indicator as to past performance and past volatility. They are not an indicator as to future performance
- Minimum Investment term for a risk investment is five years and ideally ten

Ongoing Reviews

- This is a **core offering** for all pension and investment clients
- It ensures that your finances are reviewed on a regular basis
- It is essential In this rapidly changing world where personal, financial and economic circumstance change almost daily

Regulation and Protection

- We are directly regulated by the Financial Services Authority
- We employ third party compliance specialists to oversee our procedures and advice, on a regular basis
- We will write to you confirm our recommendations and action taken. We will endeavour to do this in plain English.
- We carry Professional Indemnity Insurance to the minimum FSA requirements
- In irreconcilable situations, you have recourse to the Financial Ombudsman and The Investors Compensation Scheme

Financial Advice for Life