



Our Deliverables

Ongoing Review Service	Financial Planning	Wealth Management
Consolidated annual investment performance report and valuations including details of cost and charges (Plan Performance Review pack)	•	•
Ongoing due diligence of funds and products	•	•
Periodic Suitability Assessment Review (PSAR) of client's circumstances (includes updating Financial Questionnaire, ATR, CFL and objectives).		•
Periodic Suitability Report		•
General enquiries regarding existing products	•	•
Regular Newsletters and Treasury Budget bulletins	•	•
Ad-hoc communications regarding pertinent market developments.	•	•
Cashflow forecasting based on individual circumstances	•	•
Other benefits		
Independent quality insurance of advice.	•	•
Access to specialist advice	•	•
Support as agent in dealing with third parties	•	•
Signposting to other trusted sources of financial services not provided directly.	•	•
Access to independent resolution service	•	•

Target Market for Ongoing Advice Service

Financial Planning
This is an ongoing service which will monitor on an annual basis the investment and pension products we have arranged for you. This service level is suitable for customers who have an uncomplicated investment or pension portfolio of products or regular premium products such as savings and or pensions and are seeking our help to review and manage these. The aim of this level of ongoing service is to help the customer establish an achievable growth in wealth. This service is also intended to help the customer achieve a sound understanding of the financial markets
Wealth Management
This is an ongoing review service which will monitor on an annual basis the ongoing suitability of investment and pension products we have arranged for you, based on your current circumstances. This service level is suitable for customers who have an established investment or pension portfolio of products or have a range of assets forming the basis of their wealth and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help our customer maintain and grow the value of their wealth or to ensure that investment income levels are maintained. This level of service also provides additional contact with your financial adviser to discuss your broader financial planning requirements and where more active management of your investment and pension affairs may be required. This level of service is also intended to help the customer increase their knowledge and experience in the financial markets.