



## Our Proposition

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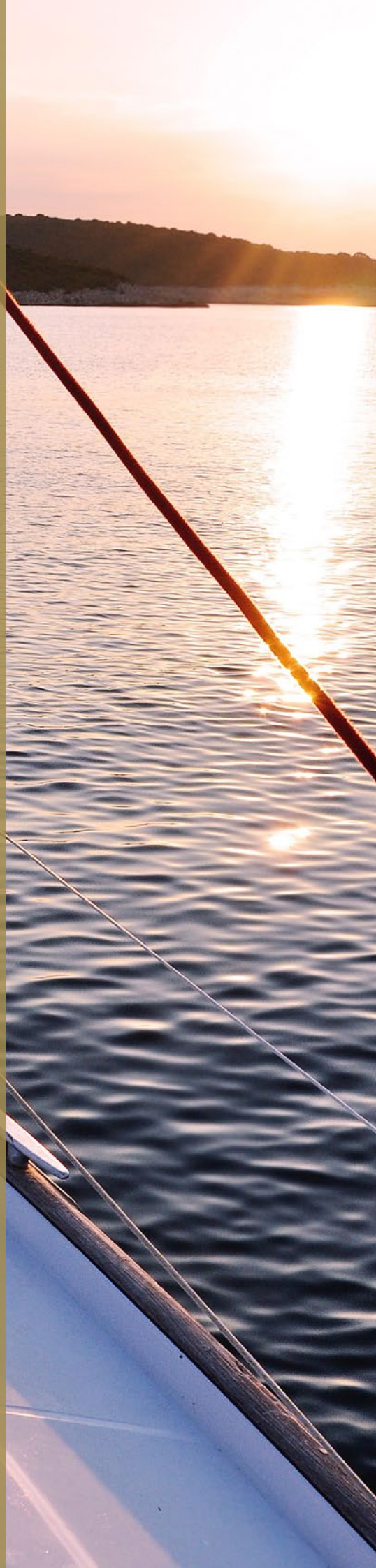
# Expert Financial Planning Advice

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2020



expert  
pensions  
advice



## OUR PROPOSITION

“We believe everyone should have a financial plan that gives them a financial future without worry or regret”

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### We believe in...

- Education before advice
- A professional process delivered on a “plan, do and review” basis
- Investment Principles based on evidence-based investing
- Fixed Fees with no surprises
- Providing you with a simple, robust plan with no worries or regrets for your financial future



# Knowledge is power

## We deliver **education** before **advice**

- We help you to decide if you really need regulated advice before engaging our services, by providing you access to a series of **free** financial education videos.
- Taking regulated Financial Advice is a big decision and it's important that you are **informed** and **understand** your options.
- We have spent a combined **125 years** studying and practising Financial Planning and know the value of education before advice.



# Plan | Do | Review

TOGETHER WE'LL BUILD YOUR PLAN

## \* Plan

- We start with you. Where are you now? And where do you want to be?
- Together, we'll map your journey and target your destination.
- We'll map out your financial future using sophisticated cash-flow modelling.
- You'll see your finances come alive.



## \* Do

- Do your existing arrangements meet your needs?
- If they don't, we advise you how to bridge the gap.
- We'll make it happen.

## \* Review

- We have a Value for Money (VFM) ongoing service proposition.
- We monitor, support and evaluate your plan to ensure that your financial future continues to be without worry or regret.
- Keeps your plan on track.

# Investment Principles

## We believe:

- in low cost, evidence-based investing.
- in time in the market, not timing the market
- that investments should be widely diversified.
- in the importance of you fully understanding risk and its impact.

## Investment Criteria

- Cost-effective: the total charge for your investments and servicing should target no more than 1% total fees.
- Low-cost index funds.
- Auto-rebalancing to remove risk of drifting from the target asset allocation.
- Broad diversification geographically and by asset class.
- Low maintenance investment solution.
- Invested inline with your attitude to investment risk.

## ! Things to know before you invest

- You will be invested in equities and bonds. Prices can rise and fall, so you might not get back what you invested.
- The funds could be invested in overseas markets so changes in exchange rates can affect the value of your investment.
- The funds invested in emerging markets involve higher risk of loss than investments in developed markets.
- Please make sure you read the Key Investor Information Document before you invest.

## FEE MATRIX

## Plan

Together we'll build your plan

Single product Non-complex	Multi-product TRUTH Financial Planning	Complex TRUTH Financial Planning Complex tax planning
£1,000	£3,000	£5,000+

## Do

We'll make it happen

Single product Non-complex Advice and recommendation Implementation Light touch intervention	Multi-product TRUTH Financial Planning Multi-needs Multiple Implementations Specific advice	Complex TRUTH Financial Planning Complex implementation Multiple implementations Pension and tax planning Full Holistic advice
£1,000	£2,000	£3,000+

## Review

We'll keep you on track

No scheduled meetings Full access to EP Educate Lighter touch Emailed report	Annual meeting Full access to EP Educate 1:1 meeting Full review and report Updated TRUTH plan Moneyhub access	Annual meeting Full access to EP Educate 1:1 meeting(s) Full review and report Updated TRUTH plan Full VFM/Holistic review Moneyhub access
£1,000	£2,000	£3,000+