



The 6-step planning process

- 1. Establish and define the client-partner relationship-** We seek to understand you as a person and your aspirations. What do you want out of life, what do you want for you and your family, what are the likely financial implications of these objectives, both now and in the future?
- 2. Gather client data-** We then dig deeper to establish your precise financial position and how financial decisions you have taken in the past have impacted your current and future arrangements.
- 3. Analyse and evaluate financial status-** Are your current plans and investments good, mediocre or bad? Do they still meet with your current objectives, attitude to risk and personal taxation position? If not, what actions are required?
- 4. Develop a Financial Planning recommendation-** Referred to as your Personal Financial Plan. We design a highly personalised written plan around the objectives you have shared with us. The plan will consider in some detail where you are now, where you wish to get to and provide some specific recommendations on how to get there. It will also incorporate your attitude to personal investment risk, and any ethical considerations you have highlighted. By looking at the “bigger picture”, we are able to create a fully integrated plan precisely relevant to your own circumstances.
- 5. Implement the Financial Planning recommendation-** Having first agreed on any recommendations made, the next step is to implement them. This will normally consist of the completion of relevant paperwork with full assistance provided by our highly professional and qualified Client Services Team.
- 6. Monitor the Financial Planning recommendation-** on a regular basis (At least annually but more frequently if required). Your circumstances will change, markets rarely stand still, tax law alters and new opportunities continually arise. For these reasons we believe that it is imperative that we undertake a proactive review service. This is achieved through our **Annual Review Programme**.

