

The Buryfield Grange Service

Our service, known as the Integrated Wealth Management Service™ is designed to help you identify your goals, quantify your current position and determine an action plan, which will usually be documented in your Integrated Wealth Management Plan™. In order to create your plan we will follow a simple process as follows:

- ❖ Completion of your Financial Road Map
- ❖ Assessing your current financial position
- ❖ Identify your personal goals
- ❖ Carry out a detailed financial analysis
- ❖ Produce your Integrated Wealth Management Plan
- ❖ Implementation of your plan
- ❖ Ongoing review and progress

Your initial Integrated Wealth Management Plan™ underpins the Buryfield Grange service. In addition, your Financial Planner will be accessible throughout the course of our relationship with you, to help you when required. This is because we are committed to providing ongoing planning and advice, so you can be sure that you have a regularly updated, tailored road map, on which to base your finances and to help you to achieve financial independence.

Personal Planning and Mentoring Service

This service helps Clients :-

- ❖ to decide whether the services of a professional Financial Planner would be of significant benefit (and value for money),
- ❖ to understand the planning process and the principles of sound investment,
- ❖ to gather the data needed as the foundation for a satisfactory planning exercise and to decide on sensible planning assumptions,
- ❖ to define and cost their financial and investment objectives, especially those related to their desired future lifestyle, and to develop and implement a plan to achieve those objectives,
- ❖ to decide what size Emergency Fund would be appropriate to their needs,
- ❖ to review existing arrangements and decide if changes would be beneficial,
- ❖ to construct lifelong cash flow forecasts, based upon prudent assumptions regarding cash inflows and outflows, future inflation, and future investment returns.
- ❖ to identify what would need to happen to deal with any anticipated cash flow problems, including transferring risk to insurance companies,

- ❖ to decide what financial issues would arise in the event of the premature death of either spouse or if either spouse became disabled and in need of long term care,
- ❖ to identify what would need to happen to improve the profitability of their businesses and increase their cash inflows,
- ❖ to identify their personal tolerance to investment risk and loss and how to take it into account when developing investment portfolios suited to their requirements,
- ❖ to choose suitable investment vehicles and investment funds with an appropriate risk profile and asset allocation,
- ❖ to reduce tax liabilities, especially Inheritance Tax potentially payable by their heirs,
- ❖ to decide how best to give their children a grounding in financial and investment matters and to pass on wealth to them in an efficient manner as and when appropriate
- ❖ to review and update their Integrated Wealth Management Plans regularly to take account of changed circumstances, including changes in relevant law and investment conditions,
- ❖ to encourage cooperation between their professional advisers to optimise and coordinate their combined knowledge, skills and experience.

Integrated Ongoing Services™ & Support

- ❖ Guidance & support by telephone and e-mail and face to face meetings
- ❖ Maintain records of investments and pensions held via our administration platform
- ❖ Our client newsletter covering the latest news and opportunities
- ❖ Opinion Service – we will offer our views on investments, products etc you have seen in the press or heard about from friends and associates
- ❖ Introductions to our team of specialist associates, as and when required
- ❖ Access to our Integrated Investment Philosophy™

Please see our Integrated Ongoing Services Matrix™ for full details

What we don't do

- ❖ We don't make changes to your finances without your prior agreement
- ❖ We don't try to time investment markets
- ❖ We do not act as an execution only broker
- ❖ We do not arrange mortgages, general insurance or loans

Implementation of Planning Solutions

We can help you to implement our recommended planning solutions, if required, although this is not mandatory. The aspect of this service may involve:

- ❖ Arranging investments
- ❖ Arranging pension schemes
- ❖ Arranging insurances
- ❖ Arranging annuities

❖ Arranging trust and tax planning solutions.

Creating an Investment Strategy

One of the most important aspects of Financial Planning is often the creation and maintenance of a suitable investment strategy, designed to achieve and maintain financial independence. Through experience, we have found that it is difficult to maintain a suitable investment strategy and make use of various tax efficient investment opportunities without administering your investments via an investment administration platform. This is an online system that provides investment record keeping, administration, dealing and reporting services for private investors and trusts. We review the market for these services and create a short-list of preferred systems which we are comfortable recommending to clients.

We will usually need to set up and maintain an investment platform for our clients. This is where we arrange initial and ongoing contributions to one of our preferred investment administration platforms, we will not charge additional fees for this services as it is included in our annual fee. However, in the same way as other Investment fund, ISA and Pension administrators charge fees for their services, the investment administration platforms make a charge for the administration and safe custody services undertaken. These vary between platforms and size of portfolio.

Mutual Commitments

Our Commitments to you :-

- ❖ We will always act impartially and your interests will come first at all times
- ❖ We will treat you fairly, as we would want to be treated ourselves
- ❖ We will tell you what we will do and what we won't
- ❖ We will be friendly, courteous and responsive
- ❖ We will act with integrity, honesty, and openness in everything we do for and with you
- ❖ We will be totally transparent with regard to our dealings with you
- ❖ We will absolutely respect your confidentiality
- ❖ All communications will be clear, fair and not misleading
- ❖ We expect to develop a long-term partnership with you, to help you achieve your goals
- ❖ We will aim to meet agreed deadlines and where we can't we will update you as early as possible
- ❖ We measure our success based on your perception of our service
- ❖ If anything we do falls short of your expectations, we will refund the proportion of our fees that you consider to be appropriate

Your commitment to us :-

- ❖ You will be open, frank and honest with us at all times
- ❖ You will tell us as early as possible of any concerns you have about our work together
- ❖ You will provide feedback about our service as this is crucial to our ability to innovate and improve
- ❖ You will promptly provide us with all the information we need to work with you on your plan
- ❖ You will make time available to play your part in the creation and implementation of your plan
- ❖ To the extent that they are affordable, you will make available the financial resources necessary to implement our recommendations
- ❖ You will pay your account with us as agreed
- ❖ You will give consideration to introducing us to at least one other person per year who you believe would benefit from working with us