

First Contact Guide

Our first meeting will be an opportunity for you to get to know us and for us to get a broad understanding of your circumstances and requirements. It is unlikely that we will be making any specific recommendations at this meeting. Instead we will mutually agree your priorities and then we will conduct thorough research before arranging a second meeting to provide options for your consideration.

Although you may have a specific issue which you would like to address, it is fair to say that many areas of financial planning overlap.

The better understanding your adviser has of your overall circumstances the better they can advise you. Therefore, please have to hand; information relating to all your financial arrangements.

For example:

- If you have a mortgage(s); your latest balance, current deal including interest rate and when the mortgage expires.
- If you have personal insurance policies; your policy documents
- If you have a pension(s); your latest statement(s)
- If you have an investment(s); your latest statement(s)
- In short, we challenge you to provide us with too much information!

The exception to this would be if you are certain that you require our advice in just one area and one area alone. In this instance it will only be necessary to bring information relating to that area. However, in doing so it must be acknowledged that the overall quality of advice may be compromised.

We are obliged to comply with Money Laundering regulations and therefore require sight of two pieces of identification; one to prove your name and the other to prove your address. For the former, your passport is ideal and for the latter, your driving licence or recent bank statement or utility bill will be sufficient. We need to keep copies of these documents on file but as we would rather not take away your original documentation, please also provide photocopies if you can.

If any of this information is unclear, please do not hesitate to give us a call in advance of our first meeting. Thank you.