

What to expect when working with your Financial Planner

A guide to our ongoing Financial Planning Service

A relationship built on trust

Our Financial Planners aim to become your trusted adviser: someone who understands your financial goals and who you feel comfortable turning to for advice and guidance - or sometimes just a second opinion. From helping with life's big decisions, to easing the burden of financial administration, your Financial Planner is on hand to help you make the most out of your life and money.

So that you derive maximum value from our relationship, we carefully tailor our ongoing financial planning service around your specific requirements. This guide provides examples on how we help clients at different stages of life and at key milestones.

Core Service

The ongoing Financial Planning Service builds upon the following core services:

- ⇒ Access to an experienced and highly qualified Financial Planner – your single point of contact for all financial planning matters.
 The opportunity to review progress against your goals and identify new opportunities in an Annual Financial Planning Review meeting.
 ⇒ Questions answered throughout the year by your Financial Planner, backed by an experienced support team.
 We maintain direct contact with your plan providers and keep
- \implies accurate records of your plans easing the administrative burden.
- A company-wide commitment to a programme of ongoing
 ⇒ professional development means that the advice you receive will always be current, relevant and holistic.
 - \Rightarrow Unbiased, independent advice.

Looking after your investments

When managing your investments, we will typically provide the following services:

\Rightarrow	An Annual Investment Review Report – keeping you up to date with performance.
\Rightarrow	Regular personalised risk assessments.
\Rightarrow	Assessments of ongoing suitability of your investment plans with recommendations for improvement where identified.
\Rightarrow	Utilisation of your annual ISA allowance – maximising the tax efficiency of your portfolio.
\Rightarrow	Capital Gains Tax planning.
\Rightarrow	Advice on, and facilitation, of withdrawals.
\Rightarrow	Ongoing market monitoring and investment provider research and due diligence.

Planning for retirement

Planning for retirement will typically involve the following:

\Rightarrow	Advice on regular or lump-sum contributions to enhance your pension savings.
\Rightarrow	Interpretation of pension paperwork and statements – helping you fully understand your pensions.
\Rightarrow	Cash flow and scenario planning to help you plan for retirement with confidence.
\Rightarrow	Regular personalised risk assessments and advice on managing risk exposure.
\Rightarrow	Assessments of ongoing suitability of your pension plans and with recommendations for improvement where identified.
\Rightarrow	An Annual Pension Review Report – keeping you up to date with performance.
\Rightarrow	Ongoing market monitoring and investment provider research and due diligence.

Reaching retirement

When you are ready to retire there are usually important

financial decisions to make. These services can help:

\Rightarrow	Cash flow and scenario planning to help you enter retirement with confidence.
\Rightarrow	Advice on topping-up and claiming the State Pension.
\Rightarrow	Helping you fully understand all the options on drawing your pensions.
\Rightarrow	Advice on drawing a tax-free lump sum from your pension funds.
\Rightarrow	The establishment of a retirement income strategy.
\Rightarrow	Advice on pension death benefits.
\Rightarrow	Pension fund suitability assessments.

Drawing a sustainable income

If you make regular withdrawals from your investments or pension fund, we will typically provide the following services:

\Rightarrow	An annual assessment to ensure that the level of withdrawal is sustainable for the required term.
\Rightarrow	An annual Cash Flow Planning Report to provide a long-term projection of income and capital.
\Rightarrow	Income "what-if?" scenario planning.
\Rightarrow	Tax planning advice.

Pension tax planning

Pension allowances have been reduced in recent years resulting in potentially large tax liabilities for people with high incomes, large pension funds or making larger pension contributions. Pension tax planning is therefore vital. Our pension tax planning services include:

- \Rightarrow Lifetime allowance assessments and planning.
- \Rightarrow Advice on applying for transitional protection.

Assessments against the annual allowance, including advice on
 ⇒ the tapered annual allowance for high earners, the money purchase annual allowance and carry-forward calculations.

- \Rightarrow Advice on maximising tax relief on contributions.
- \Rightarrow Advice on drawing funds from your pension tax efficiently.

Inheritance Tax planning

Where we have provided Inheritance Tax planning advice, we will undertake the following on an ongoing basis:

	\Rightarrow	Periodically assess the potential Inheritance Tax liability on your estate.
	\Rightarrow	Advise on using allowances and making tax efficient gifts.
	\Rightarrow	Prepare an Annual Investment Review report for trustees.
_	\Rightarrow	Keep up to date with changes in legislation and alert you when your estate planning could be affected.

Other services

In addition to the ongoing services highlighted in this booklet, the team at Plan Money can advise on the following areas of financial planning:

\Rightarrow	Personal and family protection insurance.
\Rightarrow	Mortgages, buy-to-let and equity release. *
\Rightarrow	Care fees and later life planning. *
\Rightarrow	Business financial planning. *
\Rightarrow	Pension auto enrolment compliance for employers. *

*Additional fees apply

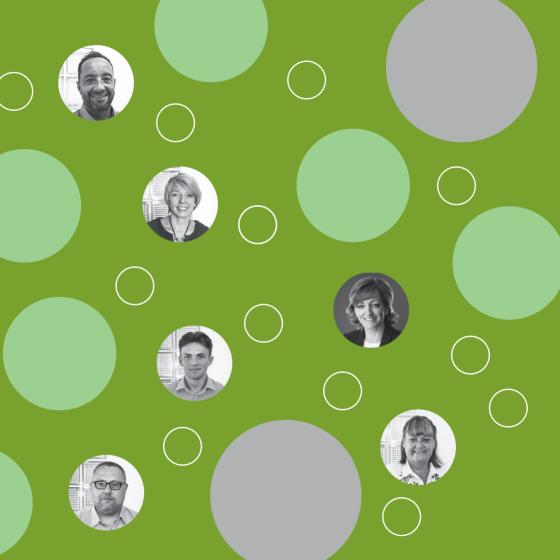
A bespoke service

Your Financial Planner will agree with you which of the ongoing services highlighted in this booklet will be of benefit to you and will be provided as part of the Financial Planning Service.

As your circumstances evolve, we will review the ongoing service we provide to ensure it remains relevant and you continue to derive the maximum benefit from our professional relationship.

Where you want us to, we are happy to work with your other professional advisers, such as solicitors and accountants, to ensure that you get the very best advice.





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