# Financial Planning

PKF FRANCIS CLARK

# Shared ambition for your financial future

Chartered Financial Planner

# Shared ambition

**At Francis Clark Financial Planning, we believe in working together to achieve your ambitions and aspirations. We understand that good financial planning will put you in the best possible position for your future plans and wherever you might be on life’s journey, we can help you put an appropriate financial plan in place.**

**We will consider a range of factors including your financial ambitions, your investment preferences and agreed risk profile to create a bespoke financial planning strategy that is adaptable to changing circumstances and maximises your return on investment.**

# Trusted support, whatever life may throw at you

**There are many moments throughout life when considered financial planning could make all the difference. Whether that's supporting your children through university, purchasing a new home, retiring early, achieving security for your later years or making sure you protect your finances should your circumstances change.**

**By taking a holistic approach to your finances, we make sure that every decision is made with your long-term goals in mind.**

## Our service includes:

- *Lifetime financial forecasting*
- *Personal protection planning*
- *Retirement planning*
- *Investment planning*
- *Inheritance tax planning*
- *Later life planning*
- *Trustee investment advice*

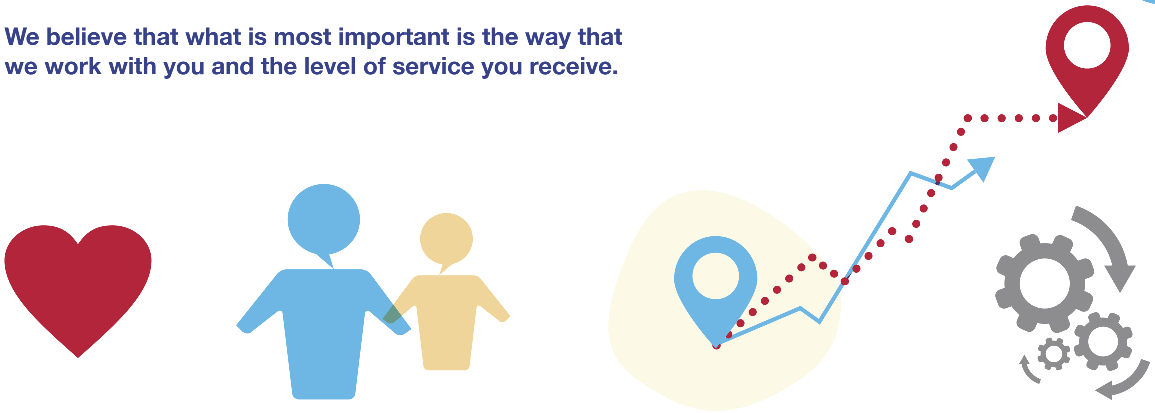
**We are Chartered Financial Planners, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.**

Chartered Financial Planner

# What can you expect?

Quite simply, our clients come first

**We believe that what is most important is the way that we work with you and the level of service you receive.**



## We care

We work with you to find the best solution and consider ALL the circumstances that are relevant to your situation; giving you a clear overall picture of where you are now and what you need to do to achieve the things that are important to you.

## We listen

First and foremost, we get to know you and your family. We take the time to understand your circumstances and situation, your hopes and ambitions for the future, and your drivers in making those ambitions a reality; listening to what is truly important to you.

## We advise

Our team of financial planners are free to select and implement the financial solutions that best meet your individual circumstances. We therefore recommend the best solutions in helping you get from A to B in achieving your financial ambitions. Teaming up with our colleagues at PKF Francis Clark, we can offer you truly holistic advice including: tax planning, estate and succession planning and business advice, alongside the financial planning services you'd expect.

# Creating a plan that works for you

**We understand that your financial plan will run for many years and during this time, your life will change, legislation will change and investment markets will change.**

We also understand that where and how you invest your money is an important decision, one that can make a big difference to how you will live your life in the future. That's why we only offer advice when we have a clear understanding of your financial situation, ambitions and potential future needs.

When you choose us, you not only have access to a highly qualified financial planner, but the support of an entire team. Our local client liaison team are on hand to answer day-to-day queries and make sure that all paperwork requirements are dealt with efficiently. Sitting between your financial planner and your client liaison assistant is an experienced business support team and a technical team who expertly craft your financial plan. The technical team are highly qualified individuals with an in-depth knowledge of the full range of options and solutions available. This structure makes sure that we have the resources required to create a package that truly works for you.

# Let's make a start

**In order to create a plan that's truly reflective of where you want to be, we'll take you through our four-step planning process.**

Firstly, we'll explore your aims and objectives at our discovery meeting and once we know where you are headed, we can devise a plan tailored to your ambitions. This can range from a very complex multi-faceted plan right down to simply using your ISA allowance each year.

### Discovery meeting

Our planning process starts with our initial discovery meeting, which as the name suggests, is all about getting to know you, your circumstances and gaining an understanding of your goals for the future and what your drivers are for making those goals a reality.

Therefore, our first meeting is about finding out whether we'd like to work together and establishing what you'd like to achieve with your savings and investments.

This initial meeting is at no cost to you and we make sure that we allow plenty of time to discuss the matters that are important to you.

# Getting to know you

**The most valuable advice is focussed and relevant to your life and how you want to live it.**

To enable us to better understand you and your financial ambitions we will explore, through a series of questions, how your money is able to deliver the life you desire.

### What to expect

Here is a sample of some questions we might ask:

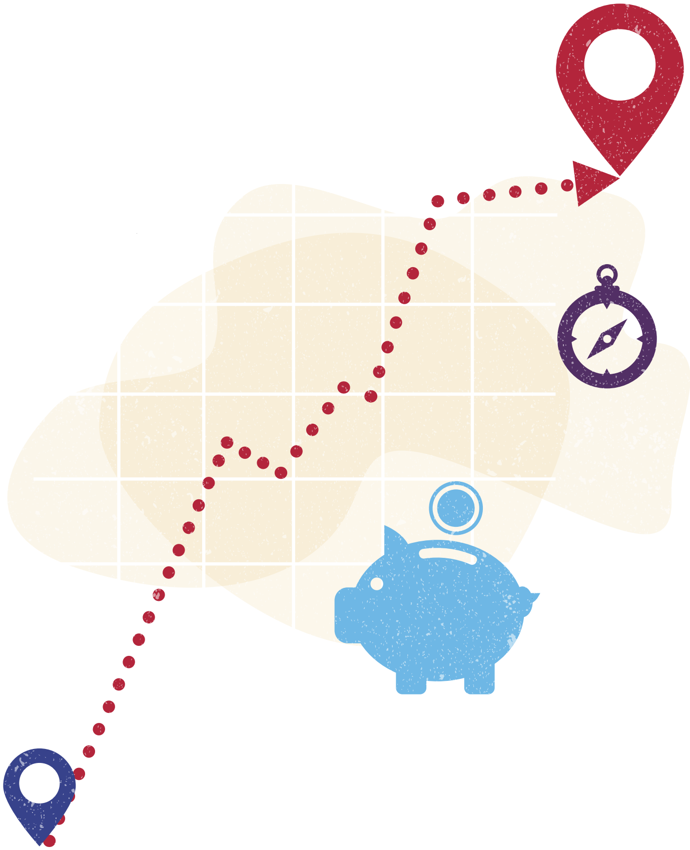
- *At what age would you like to retire and, if retirement was today, what net income would you require?*
- *Over the next five, 10 and 15 years what events are likely to occur that will result in significant expenditure?*
- *Tell me about your experiences of financial planning advice and investments to date?*
- *Based on those experiences, what are the key requirements you seek from a financial planning relationship?*
- *What are your most important non-financial concerns and objectives right now?*

# Financial Forecast and Analysis Report

**Following the discovery meeting, we can begin to put together a bespoke plan of action. In most cases, this means providing a comprehensive Financial Forecast and Analysis Report which uses sophisticated cashflow planning software to help identify all opportunities and threats to your long-term goals. However, if the advice you need is relatively straight forward and this stage is not required, we can go straight to providing a focused advice report.**

We will use the analysis from your Financial Forecast and Analysis Report to discuss, prioritise and agree what specific advice is required and the next steps to help you achieve all your long-term financial planning objectives.

The vast majority of our clients have long-term financial plans, as these tend to yield the best results. No matter what plan of action we recommend for you, we'll keep its progress and your circumstances under constant review, so that we can adapt if things change.



# Planning for the future you desire

**We understand that no two individuals or families are the same and neither are their plans for the future or the solutions that will work best for them.**

Your Financial Forecast and Analysis Report will identify if you're on track to meet all of your long-term financial planning objectives.

If you are forecast to be on track, this work will show what additional flexibility you're likely to have in the future i.e. can you afford to retire earlier? spend more? take less investment risk? The sooner you know this information the better equipped you will be to take advantage of the possible opportunities.

If you're forecast to not be on track, this work will show what actions you could take to help rectify this situation i.e. retire later? Spend less? Take more investment risk?

We will present our Financial Forecast and Analysis Report to you to help you fully understand the analysis and what it means to you to help you make the most informed decisions with your personal finances.

## What to expect

Your Financial Forecast and Analysis Report will help answer the following key questions:

- *Do you have enough?*
- *When can you afford to retire?*
- *What flexibility do you have with your expenditure?*
- *How much can you afford to gift?*
- *How much investment risk do you need to take?*

# Shared ambition for your financial future

# Implementation

**It's time to put your financial plan into action. This could involve changes to your existing savings and investment plans or potentially setting up new solutions to support your long term objectives.**

At this stage in the process we'll begin sourcing tax wrappers such as ISAs, pensions and general investment accounts. We'll also begin constructing an investment portfolio that suits your personal circumstances and approach to investment risk.

Implementing a financial plan can involve lengthy forms and technical jargon, which is where our client liaison assistants will be on hand to help. They are here to specifically help manage the entire process, making sure that you get exactly what's been agreed with the minimum amount of fuss.

# Truly independent advice

**When you choose Francis Clark Financial Planning you can be rest assured that any advice will be given without strings or incentives. You - and you alone - are paying for our service, so we will always have your best interests at heart.**

### What to expect

We will provide bespoke recommendations in the context of the analysis from your Financial Forecast and Analysis Report to help you achieve your long-term financial planning objectives.

# Regular reviews: plans that adapt with you

**Children, grandchildren, new careers, new governments - life can bring about many unexpected twists and turns. Change, whether personal, political, economic or legislative can impact both your circumstances and your financial plan.**

Regular reviews enable us to address all of these changes and make sure that your plan remains up-to-date and relevant. They also enable you to benefit from any new solutions that are developed as your plan progresses.

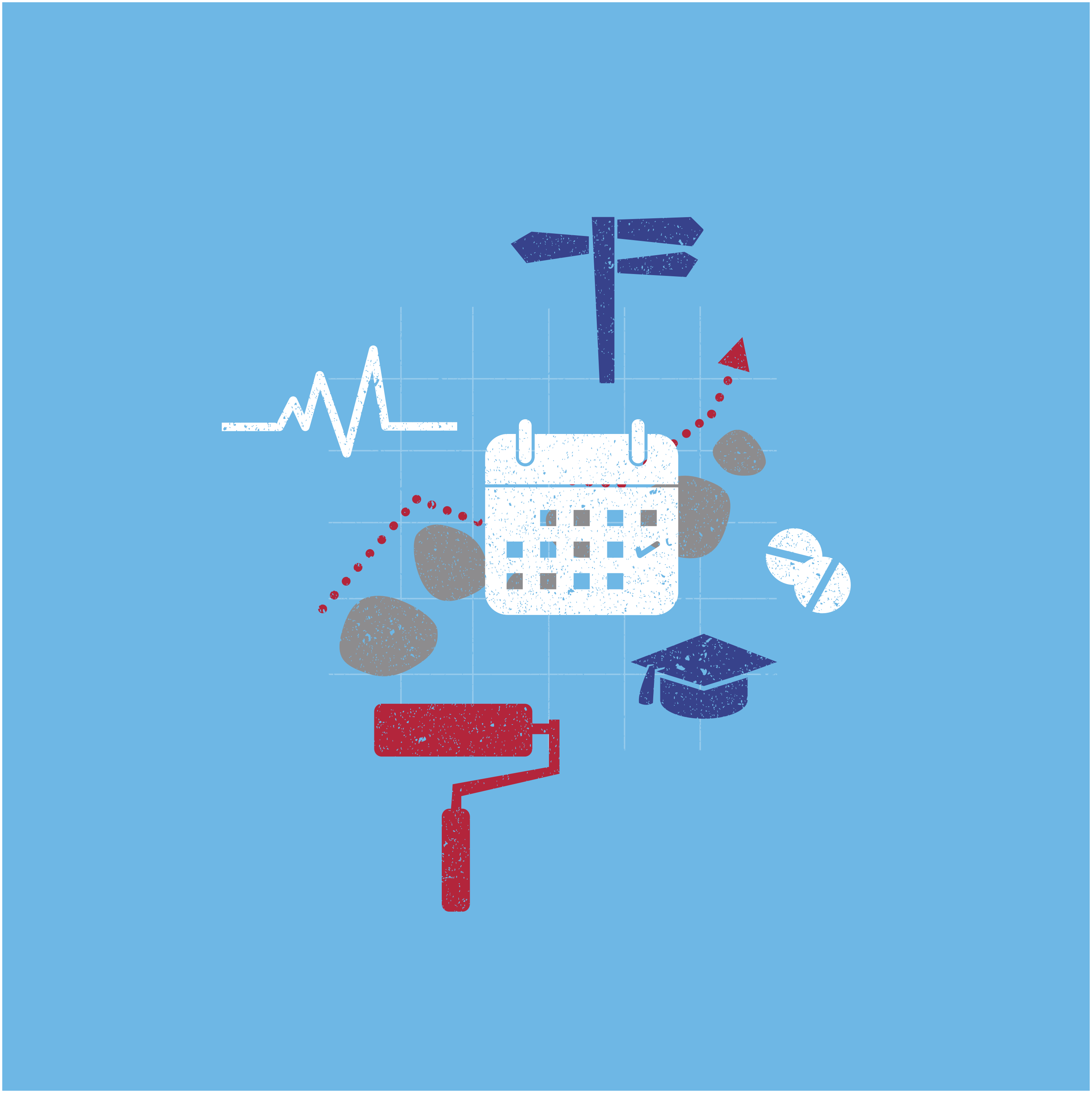
Of course, outside of these reviews, you have unlimited access to your financial planner and dedicated client liaison assistant, who are on hand to answer any queries you might have.

### What to expect

Once we have put your financial plan into action, we'll schedule a regular catch up. This could be annually, although you may wish to review your plan more frequently at first.

The review will take into account any material changes to your circumstances or approach to investment risk. We will revisit the original financial planning strategy and make any necessary adjustments in light of any changes.

We will update your Financial Forecast regularly to reflect changes in your personal circumstances, changes to legislation and changes to the investment markets so that you continue to be in the most informed position when making key financial decisions.



# Our commitment to you

**Our goal is to provide outstanding service to our clients.**

We continually invest in our people, including training for professional qualifications and personal development, to make sure that our advice processes are robust, effective and tailored to your needs. We also employ external consultants to make sure that our advice continues to meet the highest standards.

Francis Clark Financial Planning holds comprehensive professional indemnity insurance and contributes to the Financial Services Compensation Scheme, making sure that our clients are protected if a firm or provider fails in our industry.

# Wherever you are, we're by your side

**At Francis Clark Financial Planning, we pride ourselves on the relationship we build with our clients. After all, we're in the uniquely privileged position of being able to support them through some of life's biggest moments.**

Whether you're starting a new business, changing careers, getting married, starting a family or planning retirement, the right financial advice can make all the difference. No matter what stage of life you're in, we're here to support you in achieving your ambitions, now and in the future.

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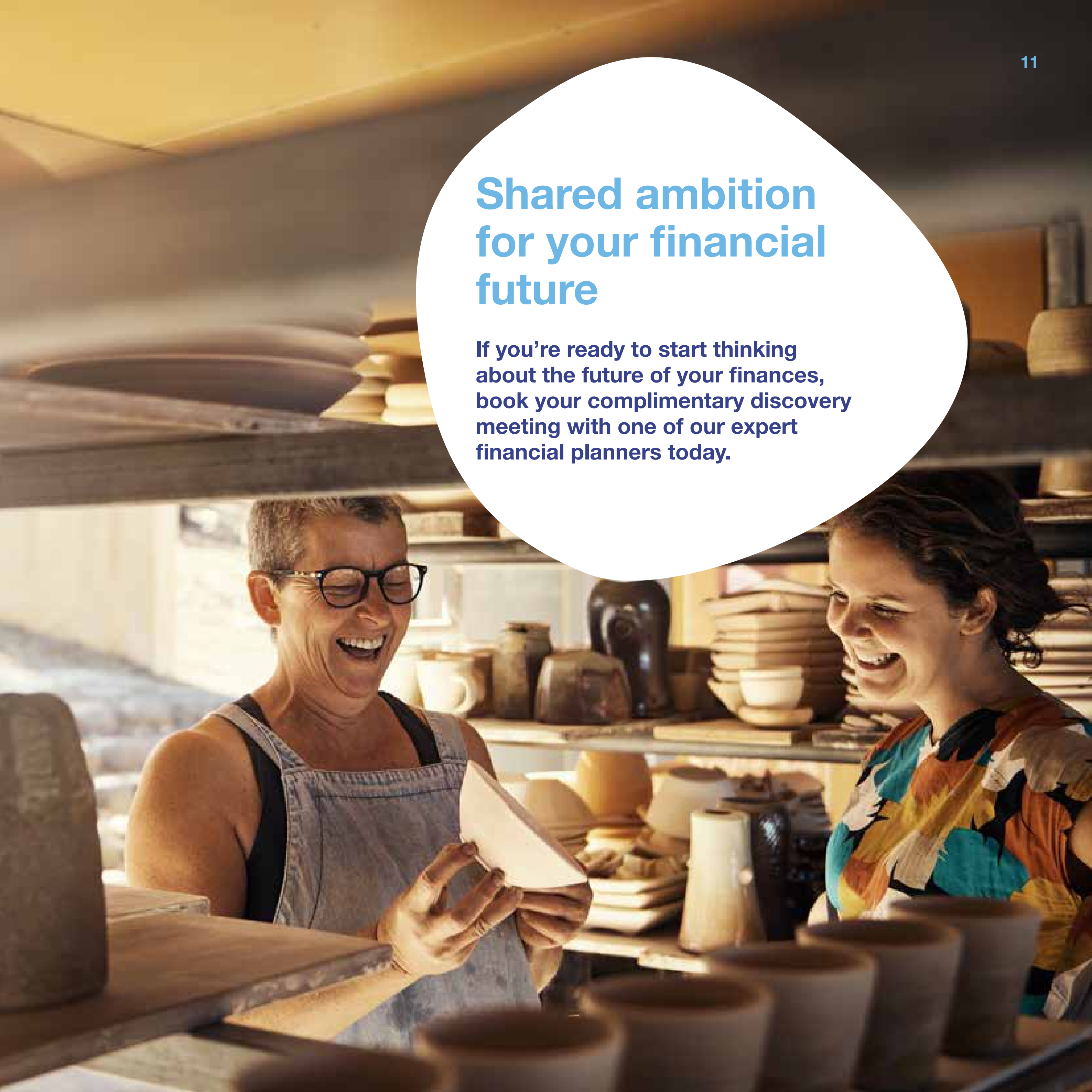

# Shared ambition for your financial future

**If you’re ready to start thinking about the future of your finances, book your complimentary discovery meeting with one of our expert financial planners today.**

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