



# **I<sup>2</sup> Retirement & Financial Planning Limited**

## ***Independent Financial Advisers***

### **Service Proposition to Private Clients**

Working with an Independent Financial Adviser can be an extremely rewarding and valuable experience for you and your family. It is our aim to provide you with impartial, bespoke financial solutions, based upon a thorough understanding of your values and goals.

We passionately believe that by being committed to helping you make smart decisions about your money, and avoid costly financial mistakes, we can deliver peace of mind, together with the **greatest chance of achieving your personal life goals.**

Our experience shows us that initial plans can often become outdated and so we offer a comprehensive regular review service designed to deliver real value for our clients. Before either you or we commit to working together we are keen to outline the service level you can expect from us. This document is designed to do just that.

### **WE FEEL YOU HAVE A RIGHT TO:**

- Objective advice
- Privacy and confidentiality
- Staff who are competent and courteous and act with integrity at all times
- Staff who are professional and diligent
- Transparent fee structure
- Timely response to telephone calls and emails

We aim to deliver fully on all of the above points.

### **WHAT YOU CAN DO FOR US**

In order that we can best serve you, we would ask you to:

- Respond promptly to our communication where possible
- Let us have the information we require when we need it
- Communicate your views frankly, courteously and openly and let us know, as soon as possible if anything is not as you would expect from us, or if our service falls below the standards that you would expect.

## **WHAT DO I GET FOR MY MONEY?**

### **The Report**

The written report covers: where you are now, where you want to get to and a suggested strategy of how to get there. It includes our recommendations for moving forward and details our investing approach. The project fee for this part covers the cost of our intellectual property, which is our experience and our expertise.

### **Implementation**

In the majority of cases where our recommendation is agreed, we are then asked to implement the plan. A good strategy poorly implemented can so often bring the whole strategy undone. We have a reputation in the market place as a firm which does the highest quality work. Many other professionals like accountants and solicitors refer their clients to us because of the professional responsibility we incur for implementing the service.

Typically both the initial plan fee and ongoing services can be met out of invested funds.

### **Regular Progress Meetings**

This includes a range of services and is outlined in the different propositions following.

### **Staying focused on your goals**

Regular progress meetings enable you to ensure things stay on track to achieve your objectives. You also have access to advice- be it by telephone, a chat over coffee or a formal meeting to discuss a potential strategy.

Access to your adviser ensures that every opportunity is considered and, where appropriate, included in your strategy.

### **Minimising hassle**

Our aim is to improve, or maintain, your lifestyle through the use of smarter strategies. However we also take the pain out of managing those strategies by handling all the administration. This gives you more time to enjoy the things you love to do.

### **Working for you**

I<sup>2</sup> Retirement & Financial Planning Limited is not owned by any institutions, so our advice is not tainted by conflicts of interest. Our strategies consider all available

options that we may improve your financial security and improve your lifestyle. We work for you.

### **Considering all investments**

Our belief is that a sound investment strategy must support a client's overall objectives.

### **Managing your investments**

We know how important it is for your "critical capital" to really do its job. It is the money that is going to ensure you live life the way you want to, so it has to 'work'. After all, your goals may change, or markets may change. Our commonsense approach to investing allows that flexibility.

### **Accessing unique opportunities**

Because of our position in the market we have access to unique investment opportunities that are not available to the individual investor. Appropriate use of these investments adds value to your investment strategy, increasing your wealth and providing more lifestyle choices.

### **Researching the options**

Creating the latest value-added strategies doesn't happen by accident. Constant changes to legislation create opportunities and threats that need to be investigated on your behalf. Strategies and investments are analysed for client suitability at our regular Research and Development days. The results of this work are incorporated at each of your review meetings throughout the year, accelerating the progress toward your objectives.

## **OUR FEES**

As agreed with your adviser, **but no more than the maximum outlined in our Client Agreement.** We will invite you to agree to our service and fee proposal before committing you to any cost.

The fee may be subject to VAT.

## **“TRANSACTIONAL” SERVICE**

This is an uncomplicated service for clients who recognise the need for expert advice, but do not require regular ongoing contact or advice.

- A focused Financial Health Check
- Financial analysis and transactional report
- Liaison with provider until transaction is completed
- All records maintained, updated and checked for accuracy

### **Costs**

- As agreed with your adviser, **but no more than the maximum outlined in our Client Agreement.**

## **“REGULAR” SERVICE**

This service is for clients who recognise the need for expert advice and prefer the security of contact availability with their adviser.

- A Comprehensive Financial Health Check
- Financial analysis and report including risk profiling
- Design of a suitable asset allocation in accord with your investment risk tolerance
- All records maintained, updated and checked for accuracy
- Telephone and email access to your adviser
- Portfolio valuations upon request
- Invitation to annual progress meeting, including “a review of your financial strategy”
- Access to a tried and tested investment service
- Liaison with product providers to ensure accuracy of information

Summarised as:

- Peace of mind- a **“safe pair of hands”**
- Access to expertise
- Minimise paperwork and hassle
- Satisfaction that affairs are being properly looked after – personal contact
- Initial Financial Review and proposal
- Annual Review Service

## **Costs**

- As agreed with your adviser, **but no more than the maximum outlined in our Client Agreement.**

## **“ENHANCED” SERVICE**

This service is for clients for clients who recognise the need for expert advice and require the security of a more regular contact with their adviser to discuss their requirements.

- All the benefits of the ‘REGULAR SERVICE’

### ***PLUS***

- Automatic issuance of half yearly portfolio valuations
- Priority response service
- Annual rebalancing of portfolio to asset allocation benchmark to ensure maintenance of risk tolerance. Carried out in consultation with your adviser at your review meeting.
- Invitation to half yearly progress meeting to include a review of your financial strategy

Summarised as:

- Peace of mind- a **“safe pair of hands”**
- Access to expertise
- Minimise paperwork and hassle
- Satisfaction that affairs are being properly looked after – personal contact
- Initial Financial Review and proposal
- Half yearly Review Service
- Regular rebalancing of portfolio at review meeting

### ***Costs***

- As agreed with your adviser, **but no more than the maximum outlined in our Client Agreement.**
- Ongoing Review fees of up to 1% of funds under advice (usually deducted directly from invested portfolio). Min £750/annum