

**LOOKING  
FOR YOUR  
PERFECT  
PARTNER | ?**

**LIBERTY**  
Chartered Financial Planners

**FINDING THE RIGHT  
PERSON THAT YOU CAN  
TRUST AND FEEL  
COMFORTABLE WITH  
ISN'T THAT EASY.**

**And in many ways it's the same with your financial affairs.**

**You want to be really sure about the people you trust  
with your money. You want to know that they're  
genuinely independent and expert, and that they're truly  
committed to looking after your financial interest.**

**Not just today, but long into the future.**

# LIBERTY

## PROUD TO BE CHARTERED FINANCIAL PLANNERS

Liberty has been awarded the prestigious Chartered Financial Planners designation, the industry's gold standard for firms of financial planners. This award is the benchmark of professional excellence and integrity. When you use a Chartered firm you are dealing with proven professionals. Only the UK's premier financial planning firms qualify for Chartered status. Liberty is proud to be Chartered Financial Planners as this shows what our clients already know – we are always ready to act effectively on their behalf, helping them achieve financial freedom, and that we are people who stay committed, building strong and enduring relationships that last, because they work.

**Are you making decisions  
about your finances?**

**If so, choosing your adviser is  
probably the most important one  
that you have to get right.**

# **DECISIONS**

**We're an independent, highly  
qualified, privately owned  
limited company, authorised  
and regulated by the Financial  
Services Authority to give  
financial advice. But we like to  
be different. And our clients  
see the difference too!**

## Trusted relationships

We derive re-occurring income from providing an ongoing service to a limited number of clients. You'll be part of an exclusive group with whom we develop trusted relationships based on creating and managing wealth.

## Plain English

The financial world is full of jargon – and it's sometimes used to obscure rather than enlighten. We cut through the mystique, and explain things in simple terms.

## Independent, 'whole-of-market' advice

This means that we're not tied or restricted to one group of companies. We consider options and providers from the whole market. Our specialist skills include tax \* and business planning, pensions, investments and insurance of risk.

# DECISIONS

## Known, agreed cost

Unlike commission-based advisers, we provide your service at an agreed cost that's clearly set out and fixed in advance.

## The service that's right for you

We tailor your package to meet your needs exactly. Whether it starts as transactional only, involves a full financial review or is an ongoing arrangement, there'll be a service level that's right for you.

## Comments from our customers ...

"Thanks for coming in and explaining our options so clearly – it's the first time we understand what we are doing."

"We see no way that you could improve upon the service that you have given us already. The help and guidance you have given us has been exceptional."

"Approachable staff, efficient and always keeping me informed of any matters arising."

"A personal service."

"Thanks again for all your hard work and help."

\* The Financial Services Authority does not regulate taxation advice.

# WHERE DO WE START

**We want to provide you with the clearest possible financial direction. So the first simple step is for us to fully understand where you are now, and what you want to achieve. From this we'll prepare an analysis and options report, with our recommendations. It's then entirely up to you whether you want to proceed ...**

# Full financial review

## Initial meeting – no obligation or charge

You tell us about your current situation, needs and priorities. We explain how we could help you, and set out our services and payment arrangements.

## Building your plan

We review any policies you have (investments, insurances and borrowings), and build an individual financial plan for you. If your existing policies don't meet your current needs and circumstances, or are not the most suitable for you, we research possible new solutions, and get illustrations and information brochures for you.

## Analysis and options report

We explain our findings and a potential financial plan for you, including investment recommendations if appropriate. We sit down and explain how we believe these will help you achieve your objectives and priorities.

## You decide if you want to proceed

If you decide to proceed and new transactions are involved:

- 1) We help you to complete the documentation.
- 2) We check it and submit it, including verifying your identity and providing a certificate to the provider for their records.
- 3) We liaise between you and the provider on anything else such as trust forms or medical tests.
- 4) We receive your policy documentation, check it's correct and send it on to you for safekeeping.

If you choose to exclude a particular financial area, we can provide 'limited advice'. Although we'll still follow our financial review process, limiting the information you provide to us could naturally detract from the completeness of the advice we give, and affect how appropriate it is to your circumstances.

Any commissions we receive will be refunded to you to offset the fee where allowed by the contract, or used to enhance the policy.

# THINGS CHANGE

	Service Level One	Service Level Two	Service Level Three
Full initial financial planning review	Yes	Yes	Yes
Portfolio valuation – a snap shot of your current position	Quarterly	Quarterly	Six monthly
Asset allocation review – realigning your investments with your objectives and attitude towards risk	Quarterly	Six monthly	Annually
Review meeting – including updated financial plan and recommendations	Quarterly	Six monthly	Annually
Telephone & email access to advise for guidance and support (response within 24 hours)	Unlimited	Unlimited	Unlimited
Extra valuations, reviews or meetings	Yes at hourly rate	Yes at hourly rate	Yes at hourly rate
Regular newsletter highlighting latest financial services developments	Yes	Yes	Yes
Invitations to seminars on current topics	Yes	Yes	Yes

Any commissions we receive will be refunded to you to offset the fee where allowed by the contract, or used to enhance the policy.

With regular contact and involvement with us, at intervals of your choice, you can make sure that your financial plan is continuously up to date – and reflecting your changing needs and circumstances. An ongoing arrangement like this can also deliver faster responses and potentially better results. You can select a service level to meet your needs, based on one of the formats shown on these pages.

## **Regular reviews**

We update your financial plan with the latest information on your investments, insurances and borrowings, and review whether these still meet your current needs and circumstances, and remain the most suitable ones for you.

We meet at our agreed intervals to talk with you about any changes to your circumstances, needs or priorities. We discuss how your financial plan is working and any changes that might be beneficial.

If things have changed, we research new possible solutions, get illustrations and information brochures, and summarise everything in a review report.

## **Review report**

This sets out where you are, how your financial plan needs to change, and what we believe you should do, including any adjustments to your investments. When changes are needed we will go through the report, and explain our recommendations to you.

If we believe that changes are needed, all you need to do is agree these, and we will make them happen.

so...

# WHAT CAN WE HELP WITH?

**We advise clients on all aspects of their financial well being. Our areas of specialisation include:**

- Savings and Investments
- Investment Management
- Pensions and Retirement Planning
- Pension Reviews and support on Divorce
- Inheritance Tax \*
- Tax Planning service \*
- Services for Trustees \*
- Financial planning for businesses and Directors
- Life, Health and Income Protection Cover

We recognise that we can often serve you best by working alongside your legal, accounting and other professional advisers. If you need more specialist legal or taxation advice, we can also arrange this for you through our trusted relationships.

If you'd like to discuss any aspect of our service, so that you fully understand what's offered and how it will benefit you, please don't hesitate to ask.

We look forward to working with you.

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## Chartered Financial Planners

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