

Quilter
Financial
Planning



Guide
to our
services

What we'll cover:

<i>Welcome to your guide to our services</i>	3
<i>How we can help at every stage of your financial life</i>	4
<i>The real value of financial advice</i>	6
<i>Our process for quality advice</i>	7
<i>The benefits of restricted financial advice</i>	8
<i>Our professional relationship with you</i>	9
<i>Our ongoing service across your financial life</i>	10
<i>Our partnership with Quilter</i>	11
<i>Your next steps</i>	12

If you would like this document or any other document in an alternative format e.g. Braille, Clear and Large Print or Audio documents (Cassette, CD, MP3 or Wav) or any other languages please let your adviser know.

Quilter - a name you can trust



Reviews 10,603 • Excellent



Rated Excellent as at May 2025



Platform, Personal Pension,
Drawdown Pension and
Onshore bond



Welcome to your guide to our services

Appointing the right professionals can help you achieve your financial goals. Whether you want to grow your wealth, plan for retirement, or secure your loved ones' futures, our services can help you.

Through this brochure, we will give you:

1. All the information you need about our business and services, so that you know what to expect when working with us.

2. Reassurance about how we add value to clients like you.

3. Confidence in our advice process, and transparency of our services and pricing structure, as outlined in your Terms of Business document.



Expertise for your specific needs

We know every client is different, so we make recommendations based on your specific needs.

So that our fees are always fair and transparent, we take into account:

- ▶ How much time and cost we spend to get to know you, advise and implement your recommended solutions.
- ▶ The taxation impact and any risks associated with different areas of advice (e.g. mortgages differ to planning your estate).
- ▶ Any economies of scale that you can benefit from - as well as being accountable for the suitability of our recommendations.

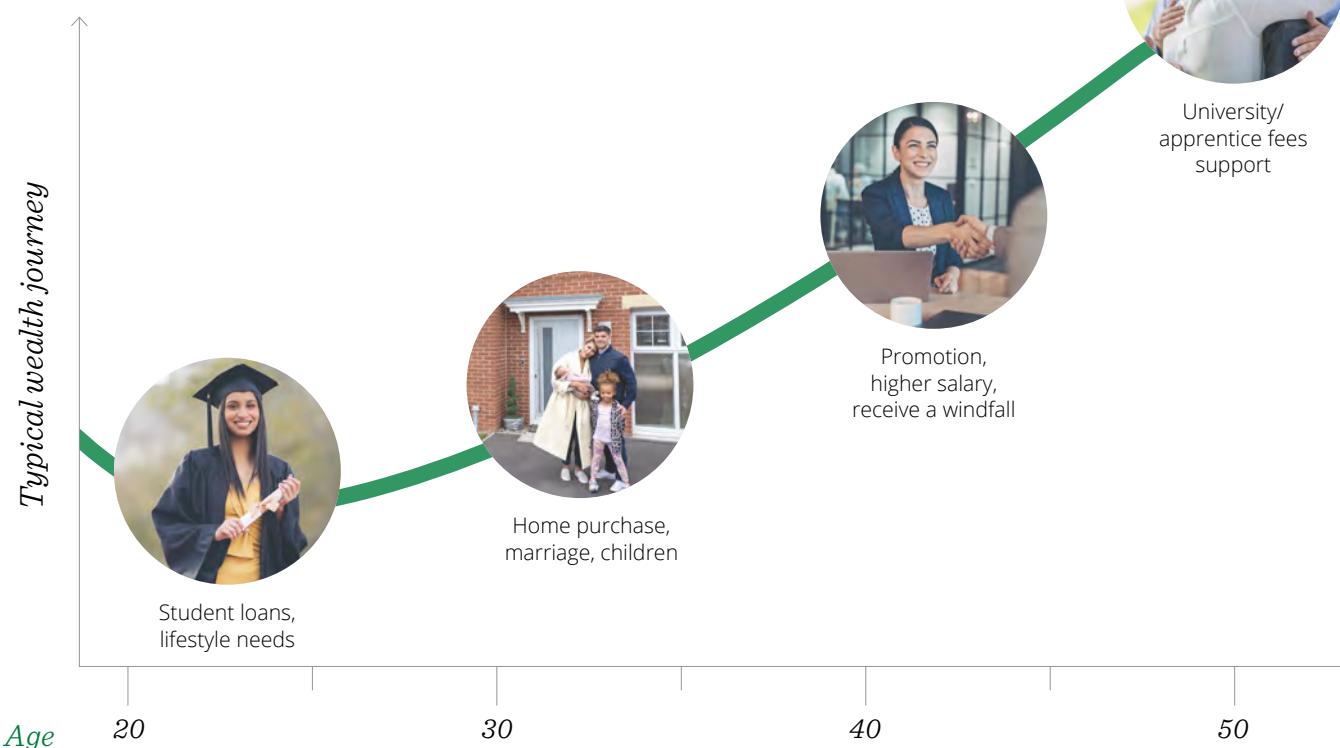
Giving you value for money

Being part of Quilter Financial Planning, a large network of financial advisers, allows us to leverage buying power to reduce costs from providers, offering you great value and exclusive products with unique benefits.





How we can help at every stage of your financial life



Services you may need at different stages of your life

Retirement planning: Pension funds, personal

Personal and business protection: Life cover, critical illness cover, income protection cover, business cover

Wealth management: Savings, investments, tax planning, retirement planning

Cash management: Savings accounts, emergency funds, financial planning

Areas we can advise you on



Protecting wealth

Protecting you and your family's standard of living against the unexpected.



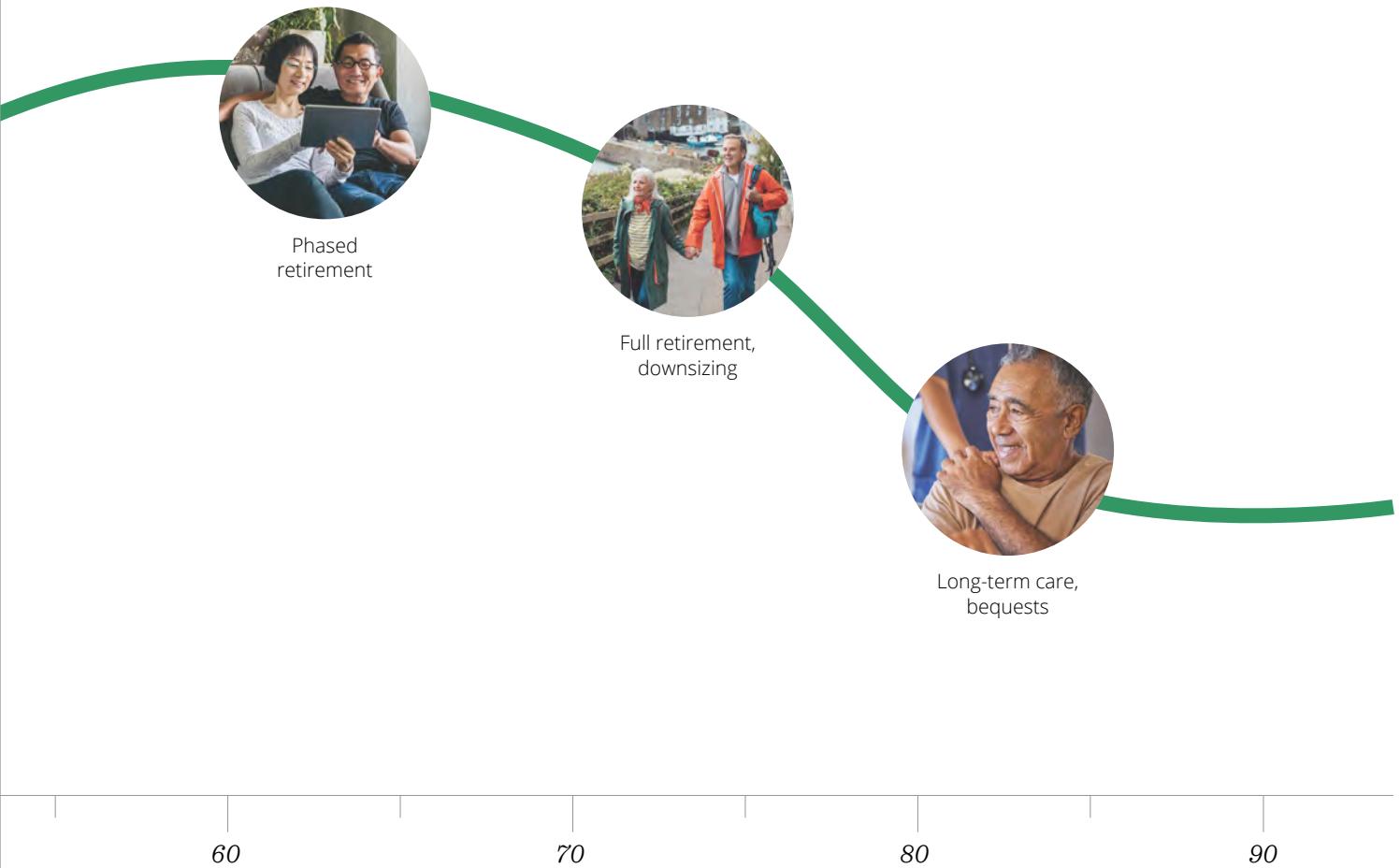
Creating wealth

Ensuring you maximise your standard of living for when you do not want to work so hard.



Managing wealth

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.



Wealth preservation: Estate planning, succession planning, trusts, key business person

funds, company or trustee funds



Property wealth

Ensuring suitable arrangements for your home, second home, buy-to-let or commercial properties (commercial properties are by referral only).



Business wealth

Helping small and medium-sized enterprises to grow and become more profitable.



Retaining wealth

Retaining more of your hard-earned money legally and ethically.



Preserving wealth

Preserving the value of your estate for your loved ones.

The real value of financial advice

“ Most unadvised customers would experience better financial outcomes if they followed professional financial advice ”

Source: Adviser Delta, a Quilter research paper on the importance of advice, June 2019.

Consider this example:

Average retirement income **without** financial advice **£17,168**



Average retirement income **with** financial advice **£24,175**
 This is **40% higher (£7,007)** than without financial advice
 Over a 21-year retirement, this means having an **extra £147,147**

Source: Retirement Income Uncovered - The New Normal. Please note, this research was originally conducted in 2016. The figures quoted are likely to have changed over time and should not be used as advice. It is intended for illustrative purposes only.

Our clients enjoy the extra value we add

As well as our proven, industry-leading core services such as retirement, investment, mortgage and insurance solutions, we also add value for you at planning meetings because:

✓ We put you and your objectives first

We **consider your existing plans and any debts** before we add any new plans and check if you have had any changes in your income or capital wealth that could impact your tax situation.

We'll also reassure you that any potential risks linked with your assets and liabilities **match your personal appetite**.

✓ We keep your plan up to date

We'll explain how new **announcements in the UK Government Budget could impact you** through welfare, income, capital or inheritance tax changes and give you important **reminders to avoid missing out on valuable tax allowances** on solutions such as ISAs.

✓ We help you make the most of your assets

For when you want to spend or pass on your wealth we make sure your assets and loans are in the right name, ownership and tax shelter, so that you don't pay too much tax.

We will work with you to get back the money you are owed, such as pension-related **tax relief** and **rebalance your portfolio** to make sure you don't miss out on appropriate returns, and are always **comfortable in your risk profile**.



Rebalancing your portfolio is when your investment manager buys or sells assets (e.g., stocks or bonds) to adjust your portfolio's risk profile so that it matches your risk appetite whilst maximising your opportunity for returns. You may be recommended to rebalance after market conditions change due to current events.

Our process for quality advice

We've worked hard to develop a rigorous, advice process that helps us deliver the right, bespoke solution to your needs and requirements.



1. Understanding

First, we meet with you to understand your existing plans and your financial objectives so that we can help you achieve them. This allows us to offer you the right advice and service that meets your objectives and matches your risk and return preferences.

2. Building

We offer you evidence-based and personalised recommendations that build on your current plans using our robust research capability. We investigate different financial scenarios so that you can be confident in achieving your objectives.

3. Implementation

Like most of our clients, you may choose for us to implement your plan for you. By working on your behalf with the provider or lender, we can save you time and effort, and ensure your plans are set up correctly.

Alternatively, you can implement our recommendations yourself, with advice and guidance from us. We'll ensure our fees for this are made clear to you.

4. Monitoring

We know our clients benefit from regularly reviewing their financial objectives with us so that we can make sure that they're still on track. We recommend scheduling regular progress checks to make sure that your plans aren't affected by changes in law, tax, or the economy.

We also contact you with information and suggestions that we feel are directly relevant to you and your plan.

You're not obliged to implement any of our recommendations. You're always free to choose what you would like to do.

The benefits of restricted financial advice

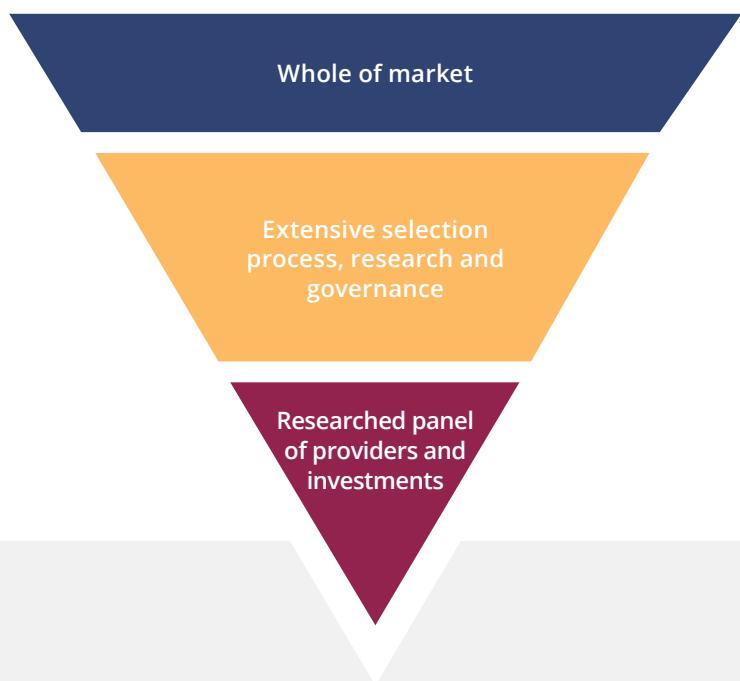
Like many financial advice firms, our experience with clients has shown that restricted advice that offers tailored, carefully selected solutions from a researched panel of providers is a highly effective method of providing you with top-quality recommendations.

Why do we provide restricted advice?

We use Quilter's expertise and research to offer a curated range of products and providers, keeping costs low and service high.



Restricted advice means that we will only recommend solutions from a list of suitable solutions in the market that we've found through in-house research and analysis.



So, how do you benefit from our restricted advice?



Reduced costs/fees – As we use the in-depth market research and analysis carried out by Quilter, we do not need to conduct this ourselves, allowing us to reduce our costs and give you better value when determining our fees.



Better value solutions – Quilter is able to use its scale and buying power to drive down the costs with the selected providers, helping you to benefit from lower costs and great value products.



Reassurance from third party experts – By offering advice from a researched panel of solutions from the whole of the market, you can be confident that our recommendations have already been vetted by experts.



Flexibility if you need it – you get all the benefits of a restricted model but with the flexibility to still have a solution from the wider market if the researched panel of solutions don't exactly match your needs.



Our professional relationship with you

These are our promises to you.

As your financial adviser, we will:

-  Maintain a high level of professionalism by always acting to deliver good outcomes for you, as set out by our regulator, the Financial Conduct Authority.
-  Deliver a fully comprehensive, high-quality service for you that you will truly value.
-  Inform you of any potential conflicts of interests.

To help us give you the most appropriate financial advice, we ask that you:

- ▶ Let us know if we can further clarify any of our recommendations, so that we can ensure you get the full service you deserve.
- ▶ Speak to us if our service has not met your expectations. Hearing how we've performed means that we can put it right for you.
- ▶ Always ensure you provide us with accurate information and let us know when this changes.

You can rest assured that as your financial adviser, we are committed to giving you the best possible experience at every stage of our relationship with you.



Our ongoing service across your financial life

We offer a flexible and proactive ongoing service, that ensures your financial plans are tailored and up to date. Here's how it works:



Researched and designed for you

Based on extensive and ongoing research and experience of what our clients value, we have created ongoing service packages that we believe add value to our clients.



You can tailor your package

Some clients may require more regular meetings than others, or want more in-depth advice at a particular time, and as such we can also cater for those needs as required.



Value based service

We know that it is you who will be the judge of the value we add. To help that clarity, we'll let you know the fees involved and how you can pay them.



You do not have to choose an ongoing service with us, but we recommend regular reviews to track your progress and avoid missing out on valuable tax allowances.

How we maintain and refine your plans over time:

✓ We keep you informed

We make sure you're up-to-date on news that is most useful to you such as new ISA allowances.

✓ We actively monitor your plans

We review your plans to make sure that you are still on track to meet your objectives.

✓ We arrange check-ins

We monitor for tax and legislation changes to ensure your income and wealth are protected. We'll update you on any impacts to you in your financial planning meeting (in person or via digital meetings), where you can share any personal changes in your objectives with us.



Our partnership with Quilter

We have chosen to be part of Quilter Financial Planning, a network of around 2,000 financial advisers throughout the UK.

Our business benefits from partnering with the right people to deliver a great service.

This enables us to give you:

- Comprehensive services that suit your needs.
- Reassurance of a strong support network and breadth of expertise.
- Great value solutions with our strong buying power.

About Quilter Financial Planning

Quilter Financial Planning is one of the largest financial planning networks in the UK, which is a part of Quilter Plc a FTSE 250 institution. Since 2006, Quilter Financial Planning has been helping financial advice firms like us deliver a great service and secure financial futures for customers like you.

Quilter Financial Planning provides valuable research and due diligence to ensure we have access to financial products you can trust. As a well established and financially secure firm, partnering with Quilter Financial Planning also gives you the added peace of mind that your financial future is in safe hands.

“Partnering with Quilter Financial Planning also gives you the added peace of mind that your financial future is in safe hands.”



Your next steps:

- 1 **Reflect on what you want to achieve** by working with us.
- 2 **Read your 'Terms of Business'** to explore the services and fees that best suit you.
- 3 **Let us know** which service option you want to proceed with.

We'll then get in touch to set up our next meeting together.



The Quilter Foundation is Quilter's charity. The Quilter Foundation provides vital funding to carefully selected charitable organisations, focusing on education, employment and health & wellbeing.

To find out more visit:
www.quilter.com/the-quilter-foundation

www.quilter.com

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