

# Our Financial Planning Service Proposition



CHADWICK

FINANCIAL MANAGEMENT

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[www.chadwickfinancial.uk.com](http://www.chadwickfinancial.uk.com)

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# About Us

With offices in Dartmouth since 1983, we deal with all the things you would expect - Pensions, Investments, Estate planning, Equity Release, Life assurance, Mortgages and so on - but our priority is to get to know you and understand what makes you tick. Then we can really make a difference to your life.



**Karen Cooper**  
Chadwick Financial Management

Based on this client rating  
by visitors to VouchedFor



We use the latest software, our professional acumen and our years of experience to provide local, trusted advice.

We just think of it as doing our utmost to exceed the standard of service you should expect, treating you in the way we'd like to be treated ourselves.

And we don't believe in keeping you waiting all year to find out how your portfolio is doing, either. Instead, we give you online access, which lets you see an instant snapshot of your financial position on your phone, computer or smart TV, wherever you are and whenever you like.

## Our Team

### Karen

Director, IFA and Equity  
Release Specialist  
karen@chadfinman.com

### Tanith

IFA Admin Manager  
tanith@chadfinman.com

### Lisa

Independent Insurance  
Specialist  
lisa@chadfinman.com

### Sylvia

IFA and Equity Release  
Specialist  
sylvia@chadfinman.com

### Callum

IFA and Equity Release  
Specialist  
callum@chadfinman.com

## Get the Inside Track

The client site enables you to:



View your portfolio with  
Real Time Valuations



Track your Performance



Analyse your investments



Manage your finances  
with banking integration



Document storage



impulseSave top-up  
technology



Annual Review

# Wealth Platform

## Do you know where all your wealth is held?

If your financial assets, shares, pensions and trusts are held with many different financial brokers and organisations, our Wealth Platform solution can bring all your financial interests together in one easy-to-access place.

The Wealth Management Platform is a simple and reliable way to have your pension and investments collated and updated securely in one place – regardless of where you hold investments – giving you more control.

It enables us to focus on planning and looking after your financial needs. It will show you the complete picture of all your investments, helping you focus on the most important thing – getting your future right.

If suitable, we can discuss the cost of this service and what assets we can add to the Platform based on your own unique circumstances.

## The value of advice.

Your first question about financial advice may be, 'What can it do for me?' The second is probably, 'How much will it cost?'. It is important to note that independent financial advisers are not paid by commission for pension and investment business. If financial advice appears to be free, then you are not dealing with an independent adviser but a salesperson.

A study by ILC UK shows just what a positive difference advice can make. It also shows that advice is for everyone and not just the 'rich'.

The research looked at two groups of people to see if they were better off with or without advice. The first group were 'affluent' and the second group considered themselves as 'just getting by'.

The study was carried out over a number of years to get an extensive view of people's finances and measure the impact longer term. Those who took financial advice in both groups ended up with an average increase in their wealth - over £40,000 more than those that didn't take advice.

[www.unbiased.co.uk/news/financial-adviser/financial-advice-value-over-10-years](http://www.unbiased.co.uk/news/financial-adviser/financial-advice-value-over-10-years)

# The Way We Work

## Welcome

The initial consultation, which is at our expense, consists of a meeting with one of our qualified financial advisers by telephone, Zoom, Skype or face to face. We are happy to visit local clients at home or use whatever technology you prefer. This is an opportunity to ask questions, discuss our service proposition for us to establish what your financial needs are. This will involve discussing your objectives and any key considerations with you as well as assessing your attitude to risk.

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## Research and Preparation

The next step involves gathering financial information on any existing plans to enable us to provide a comprehensive picture of your circumstances. We will then conduct the required research and planning to consider potential benefits and potential solutions to your objectives including the suitability of any existing plans. There is a charge of £995 for this service however, we would offset this fee against the regulated advice and implementation fee we received at the arranging and setting up stage.

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## Tailored proposal and presentation

We will present our recommendation. You will receive personalised illustrations for any recommendations and fees matching your bespoke needs will be discussed. Fees can be paid separately or via any product recommendation.

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## Action

Once you fully understand our recommendation and you are happy with them, we will put these into action. You will have direct support from our admin team who are happy to answer any questions as the applications proceed. They will also register you for our client site and document storage system.

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## Ongoing Review

We invite all clients to register for an ongoing service with us as detailed in the following pages, so that we can keep an eye on your policies and help with any changes which may need to be made, to make sure they are on track with your objectives. We will actively email you throughout the year with updates relevant to you and our reviews will take account of any changes to your personal circumstances, financial market conditions and relevant legislation. We are happy to work with third parties, e.g., accountants or solicitors, to make sure that your finances work for you.

# Developing a Personal Service

At Chadwick we recognise that clients' needs are varied and change throughout time and so have created a range of pricing structures to reflect both the value of the expertise you will receive and the degree of complexity required to meet your needs and objectives.

Importantly, you will be able to choose what feels right for you now on a scale from cost effective to bespoke and this will be agreed between you and your adviser before any work is undertaken on your behalf. For this reason our initial meeting with prospective clients is always held at our expense so that you have time to consider and agree a basis of how we might work in partnership together to create a realistic plan that aims to help ensure you reach your important financial goals.

Rest assured that however you choose to develop your personal service, our four key principals - honesty, integrity, reliability and adding value will underpin our relationship at all times.

## Initial fee breakdown?

An initial fee is a one-off fee calculated as a percentage of the lump-sum amount to be invested.

Charges for initial advice services are subject to a minimum fee charge of £500.

A one-off 'adviser charge' as a percentage of the initial investment amount as follows:

£0 - £100,000	-	4% (subject to a minimum fee of £500)
£100,001 - £250,000	-	3%
£250,001 - £500,000	-	2%
£500,001 - £1,000,000	-	1.5%
£1,000,000 +	-	1%

# Our Services

There are no off-the-shelf solutions - we firmly believe that each of our clients has particular circumstances, responsibilities and ambitions and requires an individual solution. Basing our service on this principle and as experienced advisers, we have built exceptionally strong, trusted and enduring relationships with our clients.

## A wealth of expertise and experience

Our focus on personal service is enhanced by the experience and expertise we have developed. The world of financial services is constantly evolving but with the knowledge, skill and experience of our advisory and client services team we ensure that we manage such changes to take advantage of any opportunity on behalf of our clients.

## How much will it cost?

Chadwick Financial Management recognises that clients' needs are varied and change throughout time and so have created a range of pricing structures to reflect both the value of the expertise you will receive and the degree of complexity required to meet your needs and objectives. Importantly, you will be able to choose what feels right for you now on a scale from cost-effective to bespoke and this will be agreed between you and your adviser before any work is undertaken on your behalf. For this reason, our initial meeting with prospective clients is always held at our expense so that you have time to consider and agree a basis of how we might work in partnership together to create a realistic plan that aims to help ensure you reach your important financial goals. Our standard ongoing fee is 1% of assets under management. This can be paid from the products or by monthly standing order.

There will be a minimum fee of £500 for mortgage advice.

## A range of choices for every client

We know that clients like flexible ways of working with their trusted financial adviser and we have developed a range of choices to support clients who have simple and straightforward finances through to those with more complex and complicated financial circumstances.

### Wealth Management:

Wealth Management is designed for clients who typically have assets of over £250,000 and who recognise the importance of working with trusted professional financial planners who provide a sure hand to steer clients through the challenges of an uncertain world. In addition to expertise and personal service, Wealth Management clients benefit from bespoke and tailored financial planning with at least six-monthly face to face meetings and a comprehensive financial review every year. Clients also benefit from six-monthly risk profile reviews of their investments and portfolio valuations upon request. We will work in conjunction with their other chosen professionals such as accountants, solicitors or trustees and ensure that client records are routinely updated, maintained and consolidated in one place.

### Financial Planning:

Financial Planning is designed for clients who typically have a minimum level of assets of £100,000 and who value tailored financial planning and personal service supported by on-going access to their financial adviser and an experienced Client Services Team. Enhanced clients will benefit from an annual and comprehensive financial review of their financial objectives and strategy that will enable their financial plan to be updated in order to meet their changing needs, provide control of their goals and offer a high degree of certainty in an uncertain world. The review will also include a full risk profile review of their investments.

### Financial Advice:

Financial Advice is designed for clients who typically have a minimum level of assets of £50,000 and who might want on-going access to a financial adviser to advise them on straightforward financial matters. A limited annual portfolio valuation will be carried out on a client's investments and issued to them with an option for them to request a review with their adviser at this time. A top-up fee will be charged for a full financial review. Clients who choose Classic will have on-going access to advice through our experienced Client Services Team. Additionally, we will maintain client records and provide occasional relevant market information by e-mail.

### Transactional:

Transactional is for clients with basic financial circumstances and assets below £50,000. You will have access to limited financial advice for the arrangement of specific financial products after a simple financial analysis has been carried out and a written recommendation report produced. Clients will have limited access to a Financial Adviser as the majority of contact will be undertaken by our Client Services Team. Additionally, there will be no on-going review of the advice given although we will maintain and keep updated client records as necessary.



# Examples of our Ad Hoc Charges

## Overview

Upgrade to our ongoing service options at any time.

## All clients receive:

- Website
- Annual statement from provider

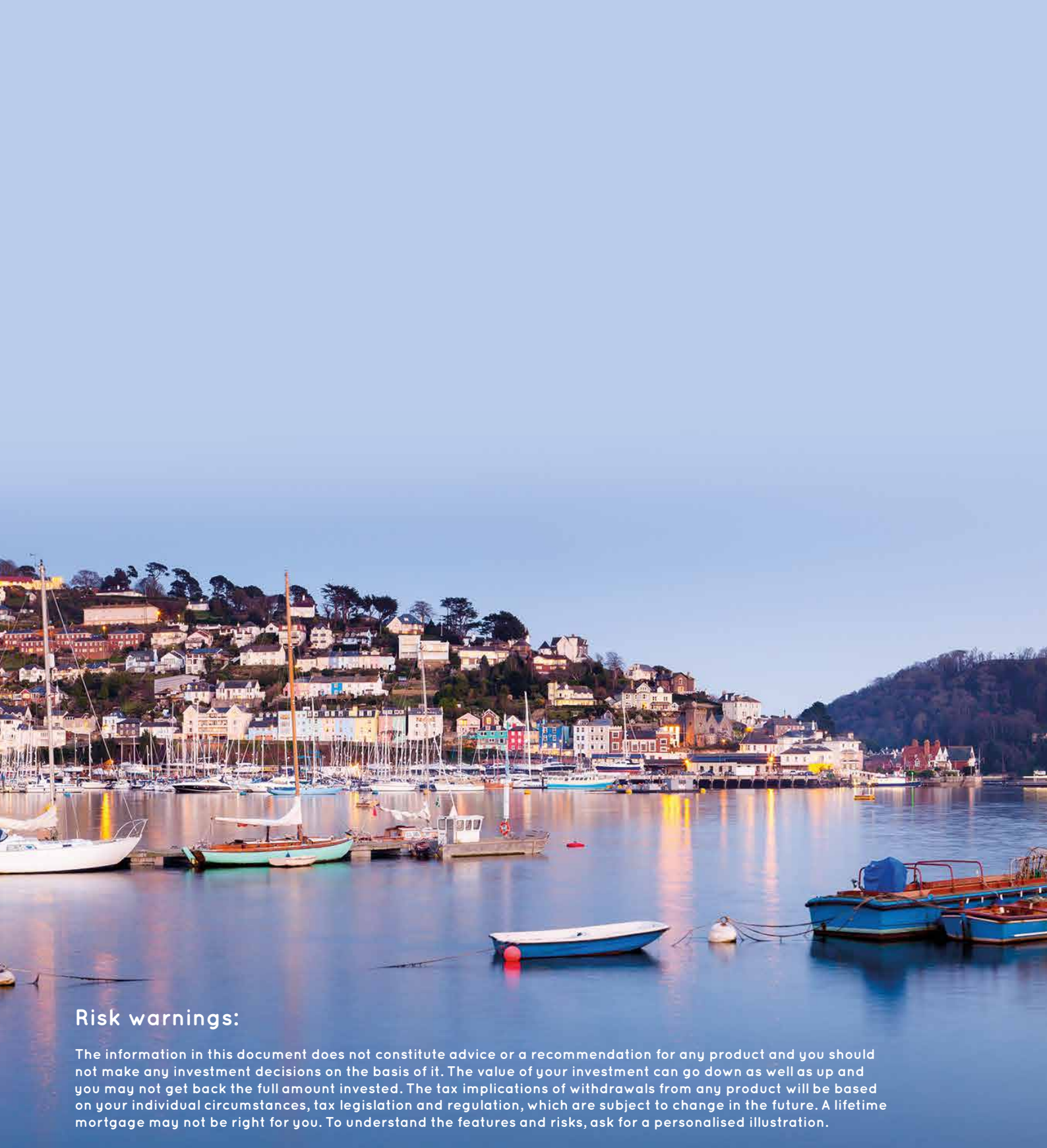
## Set fees list for additional services

- 1 Review and recommendation report .....£995
- 2 Partial withdrawals (no tax calculations) .....£40 per transaction
- 3 Partial withdrawals (with tax calculations).....£295 per transaction
- 4 Will, Lasting Power of Attorney and Trust review .....£750
- 5 ID Verification/Passport/Bank.....£25 each
- 6 Lasting Power of Attorney registration with providers and trustee identification .....£250
- 7 Death certificate registration and probate valuation .....£125 per policy/provider
- 8 Bed and ISA “standalone”.....£300
- 9 Drawdown advice “standalone” .....£995
- 10 Document print/Policy Valuations print and post (other than annual statement) .....£25

Additional work will be timecosted:

- Admin.....£75 per hour
- Adviser .....£250 per hour

The above charges are examples but all work is bespoke.



## Risk warnings:

The information in this document does not constitute advice or a recommendation for any product and you should not make any investment decisions on the basis of it. The value of your investment can go down as well as up and you may not get back the full amount invested. The tax implications of withdrawals from any product will be based on your individual circumstances, tax legislation and regulation, which are subject to change in the future. A lifetime mortgage may not be right for you. To understand the features and risks, ask for a personalised illustration.

## Local trusted advice

Chadwick Financial Management, Independent Financial Advisers,  
Chadwick House, Hauley Road, Dartmouth, TQ6 9AA

Tel: 0800 833389 Email: [discover@chadfinman.com](mailto:discover@chadfinman.com) Website: [www.chadwickfinancial.uk.com](http://www.chadwickfinancial.uk.com)

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Registered office : Chadwick House, Hauley Road, Dartmouth TQ6 9AA

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