EASTWOOD
& PARTNERS
(FINANCIAL SERVICES) LTD

Independent Financial Advisers

Our Services

Eastwood & Partners (Financial Services) Ltd

Authorised and regulated by The Financial Services Authority

Stage One

At our first meeting, for which there is no charge, we will discuss with you your reasons for seeking advice, your financial goals, and the nature of the services we can provide. We also explain how we can be paid and provide an estimate of our charges.

Our advice is not linked to any individual or group of banks, building societies, insurance companies or investment houses and is truly independent. We are therefore able to offer you advice from the whole market in respect of:

Protection Planning

Protecting your family against financial loss due to injury, illness or unforeseen death
Protecting your business, its assets and profits

Investment Planning

Ensuring your investments are suited to your needs and are not open to risks greater than you are prepared to accept
The use of specialist investments that may not be considered by all advisers
Advice to Trustees and Legal Representatives

Retirement Planning

Advising on the most appropriate route to meet your needs in retirement after considering any existing personal pensions or company pensions, and other assets you may hold
Recommending the correct level of funding for retirement, taking into account your aims and affordability
If you are close to (or at) retirement, all your retirement options

Taxation & Estate Planning

Advising on investing in a tax efficient manner by making full use of your available tax allowances and reliefs
Explaining the taxation of different types of investment, and providing guidance on the most suitable plan based on your personal situation and objectives
Explaining how investment returns are taxed and whether tax can be reduced or avoided
Planning to ensure your estate is liable for as little Inheritance Tax as possible through the effective use of Wills and Trusts

Mortgage Advice & Equity Release

Reviewing your mortgage
Considering the benefits and disadvantages of releasing equity from your home

Stage Two
If we both agree to take matters further, we will complete with you our Personal Financial Planning questionnaire, which is designed to record the necessary details we need to prepare our financial report. This usually takes about one hour.

The information we need is as follows:
Personal and family details
Employment status
Income and Expenditure
Existing assets and liabilities, investments, pension and protection plans
Your attitude to investment risk
Your financial goals and priorities

The information you provide will always be treated in the strictest confidence.

At this stage we may ask you to sign letters of authority so that we can obtain further details of your existing plans.

Stage Three
For each plan or policy you may have, we will investigate and advise on the following:

How has the investment performed in relation to its peers and other benchmarks?
Do the underlying investments meet your attitude to risk?
How competitive are the charges you are paying?
Is the level of contribution being made sufficient to meet your aims and aspirations?
For family/personal/business protection, is the cover sufficient?
Are your plans as tax-efficient as possible?
Are your plan features comparable with modern arrangements and do they meet your needs?
How financially strong is the plan provider?
As our charges will have been agreed in advance of this in-depth research, you can be assured that our advice and recommendations are unbiased, and your decision to continue with or amend any existing arrangements has no bearing on the work we do for you.

The time taken to complete this research will depend on the complexity and number of existing plans you have, but we will aim to provide you with a guide to the time required and keep you informed of our progress should delays occur.

Stage Four
We will write and present to you our Financial Planning Report, which covers the following subjects:

- **Your current circumstances**
- **Agreed areas of need**
- **Recommendations**
- **Funds**
- **Risk Warnings**
- **Summary**
- **Technical appendices**

We use the report as a discussion document – therefore this gives you the opportunity to ask lots of questions and during the course of this meeting we aim to reach a consensus on the best course of action. Depending on the decisions made at the meeting, we may redraft sections of the report to ensure it fits with your final decisions.

Stage Five
Our aim at this stage is to:

- **Help you make important financial decisions with confidence**
- **Ensure any questions you have are answered clearly and concisely**
- **Reduce the number of forms you need to spend time completing**
- **Make changes to your arrangements only where appropriate**
- **Check all documents for accuracy**
- **Manage all correspondence between you and investment or plan providers**

Ongoing Service
This is a key aspect and perhaps the most important aspect of our services.

We will agree at outset the frequency that reviews are needed as this will be specific to your personal circumstances. We will suggest the frequency we feel your situation needs, but the final decision will always be yours.

A review can cover areas such as:
Changes in your personal circumstances that may affect your goals – e.g. marital status, employment, health, expenditure, attitude to risk etc
Investment performance
Changes in legislation, taxation, and budgetary issues

If we have agreed on a financial plan, we will report on progress – for example, if you are aiming for a target amount of pension at retirement, we will discuss whether you are still on track or not, having regard to investment returns and changes in annuity rates.

We work closely with other professional advisers such as accountants and solicitors where necessary – for example on more complex tax issues and/or trust and probate work.

Eastwood & Partners (Financial Services) Ltd

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