Whitechurch
Financial Consultants
A Division of Whitechurch Securities Ltd

Comprehensive Wealth Management

Head Office: The Old Chapel, 14 Fairview Drive, Redland, Bristol, BS6 6PH.

Telephone: 0117 452 1208

Chelmsford Office: 4th floor, Victoria House, Victoria Road, Chelmsford, Essex, CM1 1JR.

Telephone: 01245 283 594

Website: www.whitechurch.co.uk

Qualified Member
Personal Finance Society

Introduction

Whitechurch Financial Consultants offer a full financial planning service encompassing wealth management, retirement planning, long term care planning, inheritance tax planning and mitigation, and protection assessment and implementation.

We are passionate about helping people who are serious about enhancing their wealth, improving their standard of living and creating a secure long term financial future for themselves and their families.

We deliver our breadth of services through experienced and highly qualified Financial Advisers; meticulous Paraplanners and supportive Client Services teams.

Our Approach and Philosophy

We work with private clients – their needs may be simple and straightforward; highly complex or somewhere between the two. We have different advice services, ranging from those designed for individuals and families just starting out on their saving and investment journey, to those who have accumulated significant personal or business wealth and whose personal circumstances, tax and advice needs are consequently more complex.

Our primary goal is to make sure that our clients achieve greater long-term financial security by making more informed financial and investment decisions.

We believe the achievement of long-term financial security requires careful planning and an holistic approach. Whether it's wealth management, retirement planning, long term care provision or passing your wealth on to the next generation, we will work in partnership with you to help you grow, protect and enjoy your wealth.

We will always look at the bigger picture – for you and those you care about.

We will seek to understand your long term goals, priorities and objectives and the things (and people) that really matter to you. As stated in our Client Charter, we do this because we believe that we have no right to talk to you about your money, or what to do with it, until we understand what you are trying to achieve.

Restricted Advice

We provide restricted advice as we will not recommend product solutions which we believe to be high risk, as we feel they are seldom in our clients' best interests. Where discretionary investment management is believed to be the right solution for our clients we will only recommend the award winning in-house investment management services provided by Whitechurch Securities Limited.

Our Client Charter

Professionalism
Our principal mission is to deliver a First Class service, tailored to our clients' needs. We understand that being the best requires continual improvement. We regularly update our skills and technical knowledge, and refine our research and due diligence to ensure our clients always benefit from relevant, quality-driven advice.

Partnership
We believe that we have no right to advise clients about their money until we fully understand what they're trying to achieve. Because we empathise, we can work in close partnership with clients to ensure their needs are met and maintained; and they are kept fully informed with key developments.

Fairness
We will always put our clients' best interests first; treat them fairly; and be open and honest in all our dealings.

Consistency
We will provide a consistently professional and friendly service, through working as a team to agreed principles, service levels and behaviours.

Simplicity
We are committed to providing responsive and transparent services to our clients. We will do our best to avoid jargon, and will explain things in an easy to understand manner.

Supportive
We will always be friendly and helpful; and be mindful of issues that could affect our clients' experiences. For instance, we will address enquiries promptly and remove barriers so that clients can cancel services without incurring unfair penalties.

Your guide to our advice process

1. Initial Meeting

- We will have a no-obligation meeting with you; conducted at our expense.
- The purpose of this stage is to help you make an informed decision about whether we are right for you. We will explain our services, answer any questions and outline our charges so that you are clear about our fees.
- This will enable us to gain a clear understanding of the help you need and whether we are likely to be able to help you.
- If you decide to engage our services, we will then complete our client agreement and start gathering all the personal data and information we need.

2. Fact Find / Discovery / Data Gathering

- The purpose of this meeting is to help us really get to know you and understand your current position and future lifestyle and financial objectives.
- During this fact finding stage we explore your situation and goals in more detail and collect all the information we need to carry out an in depth analysis of your current financial situation.
- This information will be used to identify any shortfalls and immediate priorities for action. Where applicable, it will also help us to create your personal cashflow forecast and formulate our recommendations.
- We will also establish your attitude to risk and ask you to complete letters of authority so that we can get accurate information about any current investments and other financial products you have in place.
- Having established a much clearer picture of the level of research, work and complexity involved we will also be able to provide you with an accurate idea of the costs involved.

3. Analysis, Research and Recommendations

- During this stage, we carry out a full analysis of your current position and assess the likelihood of you achieving your stated objectives.
- We will provide you with a clear picture of your current and likely long term financial position. We will also provide specific recommendations to help you achieve the goals and objectives you've defined.
- We will research the financial services market to identify suitable solutions.
- We will create recommended solutions tailored to your goals and tolerance for risk, taking any existing arrangements or assets into account.
- As you can appreciate, with the work involved, this stage can take a number of weeks.

4. Present Recommendations

- Once our research and recommendations have been finalised we will walk you through your financial plan and cashflow forecast, step by step, and explain our recommendations about how to achieve your financial goals.
- This is also an opportunity for you to ask any questions so that you understand exactly what we are recommending, and why.
- Only when you are 100% happy with our recommendations, will we proceed to the next stage, which is to implement them.
- This is also the point at which the agreed Plan Fee becomes payable.

5. Implementation

- This is when we will assist you with the completion of any paperwork.
- We will complete as much of the paperwork as we can on your behalf. Often, all you will need to do is sign the forms. However, in other instances, such as where your medical history is involved, we will need to leave those forms for you to complete.
- We will submit applications and paperwork to the relevant providers; track the progress of each application and keep you informed throughout.
- We will also check that your instructions have been implemented accurately and that all the documentation received is correct.
- This is the point at which any agreed Implementation Fee becomes payable.

6. Forward Planning Service

- Making sure that everything stays on track is every bit as important as the initial advice and recommendations we make.
- If required, we will schedule regular forward planning reviews with you so that we can review the progress towards your objectives and if necessary, make adjustments to reflect any changes in your circumstances, goals, legislation or markets.
- The nature and frequency of these will depend on your personal needs, the level of complexity of your individual situation and the service level required.
- Fees for the forward planning service will be collected monthly, quarterly or annually and will typically be payable from the value of any assets on which we are providing advice.

Head Office: The Old Chapel, 14 Fairview Drive, Redland, Bristol, BS6 6PH. **Telephone:** 0117 452 1208

Chelmsford Office: 4th floor, Victoria House, Victoria Road, Chelmsford, Essex, CM1 1JR. **Telephone:** 01245 283 594

Website: www.whitechurch.co.uk

1735b.03.04.18