

# The Define Service Proposition

## 1 First Meeting

We offer an initial discussion (without charge and if agreed in advance) when we will describe our services more fully and explain the payment options. If you decide to go ahead, we will conduct a comprehensive review of your finances and financial objectives. This is when I will ask you lots of personal questions about your finances. The questions will include what you have now, what you will have in the future, what your plans are or what you would wish to happen and, as important, what your attitude is to various scenarios. The more information you are prepared to give, the more I will understand you and what you want and need.

## 2 Second Meeting

I will follow up the advice and recommendations with a report of suitability. This can come in many forms, from a simple letter, a restatement of your demands and needs for insurance or a lengthy report. This will depend on the nature of the advice. I will also carry out the transactions on your behalf. The advice and recommendations might include what actions you should take (or not take) during the course of an investment or the term of the policy.

## 3 Research

At the end of the first meeting, we will have agreed that I will spend time looking and planning for solutions to meet your needs. If, during this time, your circumstances change, let me know, as this might affect the advice and recommendations.

## 4 Fulfilment

I will present to you my advice and recommendations. This is usually at a face-to-face meeting, but might also be by way of a written report. You should not take or agree to any action unless you are fully happy and confident in my advice. I will check your understanding and acceptance throughout the meeting so that you are really comfortable with the recommendations before taking action.

## 5 Ongoing Service - During your partnership with Define we will offer:

### An Annual Review Meeting

- A complete review of your financial strategy
- The 'Define' 12 point financial health check

Unlimited telephone and e-mail access to your adviser

Unlimited face-to-face access to your adviser between review dates

### Portfolio Construction Service

- Using scientific risk profiling
- Portfolio design and construction bespoke to your needs and profile
- Design of Suitable Asset Allocation

### Portfolio Management Service

- Access to portfolio valuations (On-line 'client access' scheduled for summer 2009)
- Portfolio Monitoring
- Realignment of assets to profile benchmarks
- Written valuations on request

### Second Opinion Service

- Making ourselves available to consider new ideas from whatever source
- Taking the complexity and hassle out of administering your financial life

### Personal Taxation & Estate Planning Service

- Ongoing review of changes to legislation that might affect your financial objectives and in conjunction with your accountant and other taxation advisors if required

### The Pension Service

- Pension Advice
- Pension Review
- Pensions Consolidation
- Value Added Strategies using Self Invested Personal Pensions (SIPP's)