LWFS Financial Planning Service

This service is designed for clients who wish to ensure their financial affairs remain efficient and on-track with an annual review with their Adviser. Clients using this service would normally have assets between £50,000 and £300,000 to manage, and typically we will develop a strong relationship over many years, to help manage assets and meet long term goals, whilst taking into account current lifestyle and needs. Core services we will make available to you within this personal service are:

Initial Fact Find Meeting

- An initial meeting to fully understand your current circumstances and financial objectives
- Ascertain your attitude to investment risk using a scientific risk profiling tool
- Complete identification verification and anti-money laundering formalities

Initial Recommendations

- Review existing financial planning provision eg Investment, Pensions and Protection, and complete gap analysis to identify areas of shortfall
- Undertake product research
- Recommendation of suitable solutions to meet client objectives
- Prepare a Financial Plan detailing our advice and recommendations

An annual review meeting with your Adviser including:

- A complete financial planning review including a review of your objectives and priorities
- A review and update of your attitude to risk
- A review of the financial plan to ensure the products recommended remain suitable for your needs
- A written Investment Progress Report detailing current valuations and performance of investment and pension plans under our care with confirmation of the continuing suitability of the plans.

Access to your Adviser

- Phone calls and emails returned within 24 hours (during standard business hours)
- Written/email response within 48 hours
- Access to our secure Personal Finance Portal (PFP)
- Secure email
- Secure document storage
- File maintenance
- Portfolio monitoring
- Interim portfolio valuations on request. At cost
- Access to Open Banking
- Regular Newsletter

Second Opinion Service

- Complimentary review of other financial proposals, from whatever source they may originate

Making Life Easy

- Sorting and organisation of your financial paperwork

PTO

Inheritance Tax & Estate Planning

- Inheritance tax mitigation planning
- Recommendation to, and liaison with other professionals if required.