LANSDOWNE WOODWARD FINANCIAL SERVICES

LWFS *Premier* Financial Planning Service

Our Premier Service is designed for clients with substantial assets and complex needs requiring more frequent reviews. In our experience, it is expected this service is more suitable for clients who have multiple needs and investable assets of more than £300,000 to manage. 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 through twice yearly – or more frequent - reviews. Within this personalised service we will make available to you:

Initial Fact Find Meeting(s)

- We will take time to fully understand your current situation and needs which may be over a number of initial meetings.
- 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

Two review meetings each year 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 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.
- A review of the financial plan to ensure the products recommended remain suitable for your needs
- No further Initial or Switching fees for funds already under our care

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. No cost
- Access to Open Banking
- Regular Newsletter

PTO

Professionals Service

- Providing strategic updates to your other Professional Advisers where appropriate
- Supplying end of year taxation information on request.

Inheritance Tax & Estate Planning

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

Making life Easy

- Sorting and organisation of your financial paperwork

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