



Guide to
our services

What we'll cover:

Welcome to your guide to our services	3
Our client charter	4
Partnering with us	5
How we can help at every stage of your financial life	6
The real value of financial advice	8
Our handpicked providers	10
Our process for quality advice	12
Our payment guidelines	14
Your peace of mind & protection	16
Our ongoing service across your financial life	18
Your next steps	19

Welcome to your guide to our services

Appointing the right professionals to help you plan your financial future and manage your wealth can greatly improve your chances of achieving your goals, wherever you are in your financial planning journey.

So whether you're looking to grow your wealth, plan for retirement or take care of your loved ones' futures, our financial planning services can help you.



Our client charter

These are our promises to you.

Deliver a fully comprehensive, high-quality service for you that will be among the best in the financial services profession.

Always keep you informed and ask for your consent before proceeding if any material interest or conflict of interest should arise.

Maintain a high level of professionalism by always acting to deliver good outcomes for you, as set out by our regulator, the Financial Conduct Authority.

To help us give you the most appropriate financial advice, we ask that you:

- Let us know if we can further clarify any of our recommendations, so that we can ensure you get the full service you deserve.
- Speak to us if our service has not met your expectations. Hearing how we've performed means that we can put it right for you.
- Always ensure you provide us with accurate information and let us know when this changes.



You can rest assured that as your financial adviser, we are committed to giving you the best possible experience at every stage of our relationship with you.

Partnering with us

We have chosen to be part of Quilter Financial Planning, a network of around 3,000 financial advisers throughout the UK.

Our business benefits from partnering with the right people to deliver a great service. This enables us to give you:

- Comprehensive services that suit your needs.
- Reassurance of a strong support network and breadth of expertise.
- Great value for your investment with our strong buying power.

Through this brochure, we will give you:

- 1 All the information you need about our business and services, so that you know what to expect when working with us.
- 2 Reassurance about how we protect your money, giving you peace of mind.
- 3 Confidence in our advice process, and transparency of our services and pricing structure, as outlined in your linked Terms of Business document.

About Quilter Financial Planning

Quilter Financial Planning is one of the largest financial planning networks in the UK, which is a part of Quilter Plc a FTSE 250 institution. Since 2006, Quilter Financial Planning has been helping financial advice firms like us deliver a great service and secure financial futures for customers like you.

Quilter Financial Planning provides valuable research and due diligence to ensure we have access to financial products you can trust. As a well established and financially secure firm, partnering with Quilter Financial Planning also gives you the added peace of mind that your financial future is in safe hands.

Quilter - a name you can trust

TrustScore 4.2 | Great
5,579 reviews as at 15/01/2024

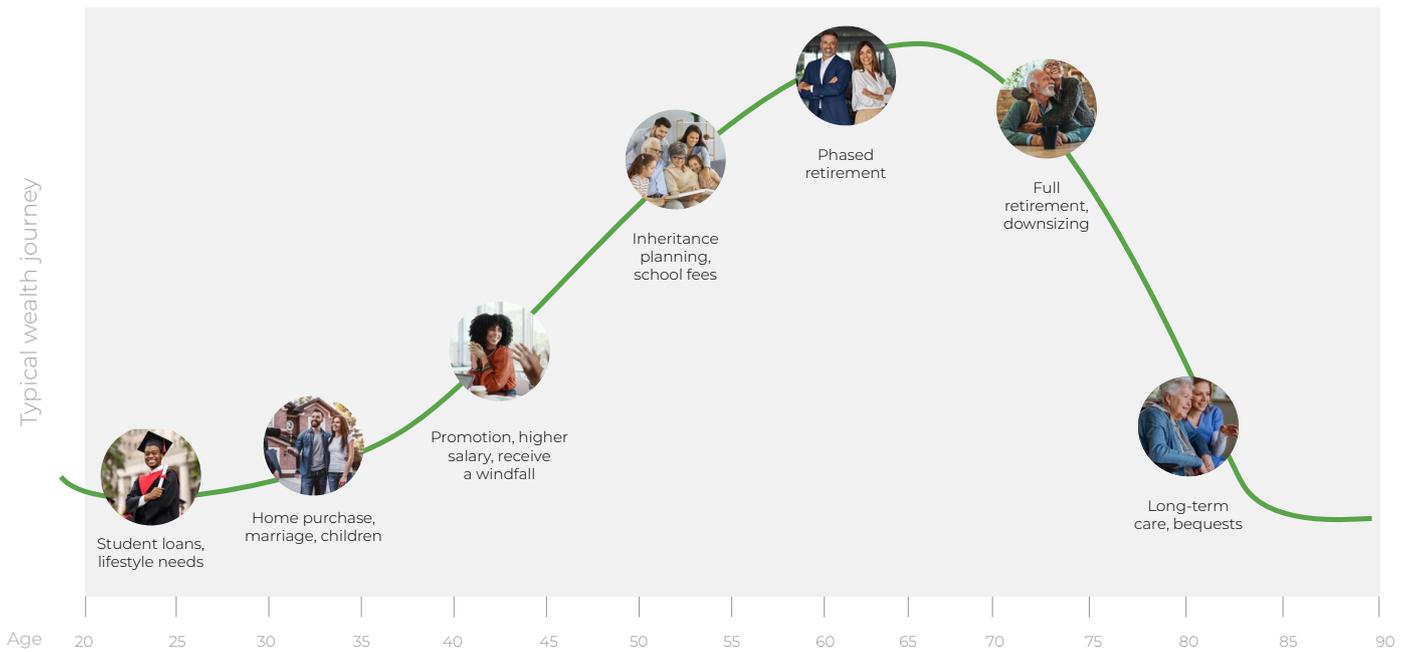
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MEMBER 2023
Quilter

defaqto
★★★★★
2024
EXPERT RATED
Platform, Personal Pension, Drawdown Pension and Onshore Bond



How we can help at every stage of your financial life



Wealth preservation
Estate planning, succession planning, trusts, key business person

Retirement planning
Pension funds, personal funds, company or trustee funds

Personal and business protection
Life cover, critical illness cover, income protection cover, business cover

Wealth management
Savings, investments, tax planning, retirement planning

Areas we can advise you on:

Managing wealth: Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

Property wealth: Ensuring the most suitable arrangements for your home, second home, buy-to-let or commercial properties (commercial properties are by referral only).

Business wealth: Helping small and medium-sized enterprises to grow and become more profitable.

Creating wealth: Ensuring you maximise your standard of living for when you do not want to work so hard.

Protecting wealth: Protecting you and your family's standard of living against the unexpected.

Retaining wealth: Retaining more of your hard-earned money legally and ethically.

Preserving wealth: Preserving the value of your estate for your loved ones.



The real value of financial advice

Expertise for your specific needs:

We know every client is different, so we make recommendations based on your specific needs. So that our fees are always fair and transparent, we take into account:

- How much time and cost we spend to get to know you, advise and implement your recommended solutions.
- The taxation impact and any risks associated with different areas of advice (e.g. mortgages differ to planning your estate).
- Any economies of scale that you can benefit from - as well as being accountable for the suitability of our recommendations.

How financial advice can improve your retirement income:

Research shows that financial advice and planning can make a real difference in helping you to prepare for and get the retirement you want.



Consider this example:

The average retirement income in the UK is £18,000 a year. However, whether or not someone has financial advice can dramatically impact this figure as below:

Average retirement income **with** financial advice **£24,175**



Over a 21-year retirement, this means **having an extra £147,147** (or 41%)

Average retirement income **without** financial advice **£17,168**



Over a 21-year retirement, this means **losing out on an extra £147,147** (or 41%)

Our buying power gives you value for money

Our financial advice firm uses its buying power to reduce costs from our providers to give you great value products. We also negotiate costs for exclusive products that give you benefits you won't find anywhere else.

Our financial advice firm has increased buying power, as our combined size and client base means we can negotiate a better deal to decrease the costs of the providers we recommend to you (see page 10 to learn more about our providers).



Our clients enjoy the extra value we add because:

As well as our proven, industry-leading core services such as retirement, investment, mortgage and insurance solutions, we also add value for you at planning meetings because:

We put you and your objectives first

We consider your existing plans and any debts before we add any new plans and check if you have had any changes in your income or capital wealth that could impact your tax situation.

We keep your plan up to date

We'll explain how new announcements in the UK Government Budget could impact you through welfare, income, capital or inheritance tax changes and give you important reminders to avoid missing out on valuable tax allowances on solutions such as ISAs.

We help you make the most of your assets

For when you want to spend or pass on your wealth we make sure your assets and loans are in the right name, ownership and tax shelter, so that you don't pay too much tax.

We will work with you to get back the money you are owed, such as pension-related tax relief and rebalance your portfolio to make sure you don't miss out on appropriate returns, and are always comfortable in your risk profile.

Rebalancing your portfolio is when your investment manager buys or sells assets (e.g., stocks or bonds) to adjust your portfolio's risk profile so that it matches your risk appetite whilst maximising your opportunity for returns. Your adviser may recommend rebalancing after market conditions change due to current events.



Our handpicked providers

Researching the marketplace on your behalf

It's our job to have a good understanding of the products and services available to our clients so that we can help them choose the right ones.

Our experience with many clients has shown that restricted advice that offers tailored, hand-picked solutions from a pre-selected pool of providers is the most efficient method of providing you with top-quality recommendations.

Restricted advice means that we recommend solutions from a list of the most suitable solutions in the market that we've found through in-house research and analysis.



How you benefit from our approach



Investment solutions to help achieve your goals

For new investments we will first consider whether your needs can be met with a product or service from our Core Investment Proposition. Our Core Investment Proposition represents a range of diversified multi-asset portfolios that are designed, managed and governed by Quilter.



Reduced costs with our in-house team

Our targeted in-house market research and analysis allows us to reduce costs and give you the best possible value when determining our fees.



A flexible approach to finding the right solution

On the rare occasion that our Core Investment Proposition doesn't exactly match your needs, we will recommend a product or service first from a wider panel of providers, or from the whole of market where appropriate.

Our process for providing quality advice

We've worked hard to develop a rigorous, repeatable advice process that helps us deliver the right, bespoke solution to your needs and requirements.

Our advice process consists of four stages:

1. Understanding

First, we meet with you to understand your existing plans and your financial objectives so that we can help you achieve them. This allows us to offer you the right advice and service that meets your objectives and matches your risk and return preferences.

2. Building

We offer you evidence-based and personalised recommendations that build on your current plans using our robust research capability. We investigate different financial scenarios so that you can be confident in achieving your objectives.



4. Monitoring

We know our clients benefit from regularly reviewing their financial objectives with us so that we can make sure that they're still on track. We recommend scheduling regular progress checks to make sure that your plans aren't affected by changes in law, tax, or the economy.

We also contact you with information and suggestions that we feel are directly relevant to you and your plan.

3. Implementation

Like most of our clients, you may choose for us to implement your plan for you. By working on your behalf with the provider or lender, we can save you time and effort, and ensure your plans are set up correctly.

Alternatively, you can implement our recommendations yourself, with advice and guidance from us. We'll ensure our fees for this are made clear to you.

As you know, you're not obliged to implement any of our recommendations, you're always free to choose what you'd like to do.

Our payment guidelines

So you are clear about how our fees work and how to pay for our services.

Being clear about fees

It is important that you understand how you will pay us for our services. We will always agree the fees we will charge in advance, together. We will also put this in writing in our 'Authority to Proceed' document.

When we tell you about a fee, you will always receive a clear explanation of:



Our total fee



The advice or service it relates to



How we've calculated it



When you need to pay



Your payment options

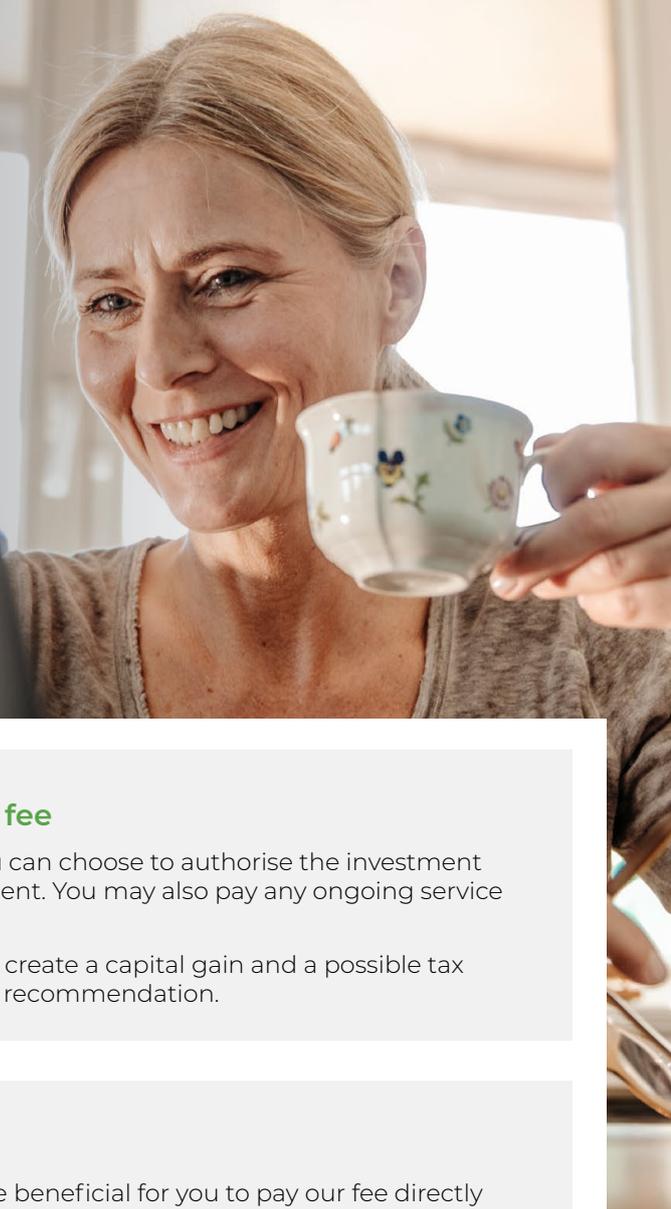
This is the case no matter whether you use our ongoing service or you are getting advice for a one-off financial need.



We typically provide an intermediation service, no VAT is due. However, there may be other occasions where VAT is due. If so, we will tell you.

You are not obligated to implement any of our recommendations. However, we may still charge a fee for our advice.

Four ways we can receive payment for our advice and services



1

Provider facilitation of your investment advice fee

If you decide to follow our recommendation and invest, you can choose to authorise the investment provider to deduct our advice fee from your overall investment. You may also pay any ongoing service charges from your investment.

What this means for you: In some circumstances this could create a capital gain and a possible tax liability. We will explain such implications when giving your recommendation.

2

Paying us directly

We may charge a fee for advice we give you. It may be more beneficial for you to pay our fee directly (e.g. for tax purposes).

Where we explain our fees: Our fees are explained in the 'Terms of Business' document prepared for you. Payment options: You can pay by bank transfer or cheque. We never handle cash.

3

Provider payments to us

We don't receive commission for setting up regulated investment products for you. However, we may receive commission on certain non-regulated products, as well as mortgages and protection.

How we'll let you know: If we do receive commission we will tell you how much in a 'Key Facts Illustration'.

4

Introducer payments

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser.

How we'll let you know: If this happens we will tell you using the contact method you've asked us to contact you with.

Your peace of mind and protection

We subscribe to, and abide by important regulations and laws that exist to protect you, maintain your confidentiality and keep you secure.

If you'd like more information beyond the summary we've provided below, we recommend reading your Terms of Business document.

Our Regulator - The Financial Conduct Authority

We will always tell you if any product or service recommended is not FCA regulated.

Compensation Service - The Financial Services Compensation Scheme

An independent and free service to compensate you on the rare occasion that your financial service provider has gone out of business.

Resolving Complaints - The Financial Ombudsman Service

An independent and impartial body there to help resolve complaints between financial businesses and their customers.

Laws

All of our agreements follow the laws of England and Wales. We fully support laws to keep you and your money safe, including:

The Data Protection Act (DPA) - Protecting your confidentiality by helping you control your data.

The Proceeds of Crime Act - We support all efforts to eliminate money laundering.



If you live in Scotland or Northern Ireland, laws concerning property, conveyancing, trusts and power of attorney can differ. Rest assured we'll tell you when this is the case.

How we'll be transparent

Loans and ownership - We'll be clear about any loans we have and who owns us.

Other interests - We pride ourselves on being impartial. We'll always tell you if any conflicts of interest exist.



Our ongoing service across your financial life

We offer a flexible and proactive ongoing service, that ensures your financial plans are tailored and up to date. Here's how it works:

You decide the level of ongoing service you need:

Your level of service is tailored to you, and is based on how much you want us to do and how often you'd like us to do it, as described below. We'll let you know the fees involved and how you can pay them.

Researched and designed for you

For ease, we have already created ongoing service packages that we believe add value to our clients. Some clients may require more regular meetings than others, or want more in-depth advice at a particular time, and as such we can also cater for those needs as required.

You choose your level of service

You do not have to choose an ongoing service with us, although we believe you should review your plans regularly with us, to check on the progress towards achieving your objectives.



How we maintain and refine your plans over time:

✓ We keep you informed

We make sure you're up-to-date on news that is most useful to you such as new ISA allowances.

✓ We arrange check-ins

We review your plans to make sure that you are still on track to meet your objectives.

✓ We actively monitor any impacts to you

We monitor for tax and legislation changes to ensure your income and wealth are protected. We'll update you on this in your financial planning meeting (e.g. in person or via digital meetings).

More information on our different levels of service are in your Terms of Business document. We will confirm your choice in the Authority to Proceed document.

Tax treatment varies according to individual circumstances and is subject to change.

Your next steps:

- 1** Reflect on what you want to achieve by working with us.
- 2** Read your 'Terms of Business' to explore the services and fees that best suit you.
- 3** Let us know which service option you want to proceed with.

We'll then get in touch to set up our next meeting together.





Ablestoke Financial Planning LLP

20 Farringdon St
Farringdon
London EC4A 4AB

Tel: 020 3410 0260

Email: enable@ablestoke.com

www.ablestoke.com

