

OUR SERVICE DELIVERABLES

Gary Jones trading as
Chewton Financial Planning

Whose contact details are:

The Swallows, Chewton Fields, Ston Easton, Radstock, BA3 4BX

Telephone: 01761 241 036 Facsimile: 01761 241 036

Email: gary@chewton-financial.co.uk Web: www.chewton-financial.co.uk



**Chewton
Financial
Planning**

Ongoing Service	Transactional Service	Financial Awareness Service	Financial Planning Service	Wealth Management Service
Access to your Adviser, as required during the year	✓	✓	✓	✓
Annual assessment of personal situation and risk profiling		✓	✓	✓
Annual Valuations		✓	✓	✓
Annual assessment of suitability of products and funds, including performance		✓	✓	✓
Overview of costs incurred during year		✓	✓	✓
Overview of cost projection for next 12 months		✓	✓	✓
Production of Wealth Report (Optional)		✓	✓	✓

ONGOING SERVICE LEVELS

TRANSACTIONAL SERVICE

You **will not** be enrolled onto an ongoing service plan. You will instead have to pay for ongoing advice as and when required. Your adviser will not be monitoring the ongoing suitability of advice and will not monitor the performance of the funds. Your adviser will forward all statements from providers so that you can review the performance yourself.

FINANCIAL AWARENESS SERVICE

This is an **ongoing review service** suitable for clients who have a relatively modest investment or pension portfolio or have some regular premium products such as savings and or pensions and are seeking our help to review and manage these. The aim of this level of ongoing service is to help the client establish an achievable growth in wealth. This service is also intended to help the client achieve a sound understanding of the financial markets.

FINANCIAL PLANNING SERVICE

This is an **ongoing review service** suitable for clients who have an established investment or pension portfolio or have a range of assets forming the basis of their wealth and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help clients maintain and grow the value of their wealth or to ensure that investment income levels are maintained. This level of service is also intended to help the client increase their knowledge and experience in the financial markets.

WEALTH MANAGEMENT SERVICE

This is an **ongoing review service** suitable for clients who are both knowledgeable and experienced investors and who have already established an investment or pension portfolio. The aim of this level of service is to provide a wealth preservation strategy, whilst assisting the client in taking advantage of alternative and non-mainstream investments that offer the opportunity for creating a sustainable growth in the client's wealth.

WHAT CONSTITUTES A REVIEW?

UPDATE FROM PREVIOUS MEETING	<ul style="list-style-type: none"> ➤ Establish if there is anything in particular that you wish to discuss at the review; ➤ Update know your client (KYC) information; ➤ Update and confirm risk profile of client, together with capacity and tolerance for loss; ➤ Recap from the last review / original meeting; ➤ Reassess attitude to risk, capacity and tolerance for loss.
EXISTING BUSINESS	<ul style="list-style-type: none"> ➤ Provide information on current valuations; ➤ Evaluate the client's tax standing (such as topping up your ISA or pension contributions); ➤ Breakdown of Ex-Post Disclosure costs for file and provide to client if requested; ➤ Provide client with Ex-Post disclosure; ➤ Contemporaneous notes on agreed course of action (changes or no changes), revised illustrations, fund fact sheets, research, application if required; ➤ Periodic Suitability Report; ➤ New Client Agreement, where new initial adviser fees are being charged or there has been a change to the ongoing service being provided; ➤ Breakdown of Ex-Ante disclosure costs for file and provide to client if requested; ➤ Provide client with Ex-Ante disclosure.
OTHER REVIEW POINTS	<ul style="list-style-type: none"> ➤ Any inheritances since original advice? ➤ Planning for children or grandchildren; ➤ Private education or University funding. ➤ Does the client intend to add any more money to existing investments? ➤ Pension requirements; ➤ Inheritance Tax - potential concern? ➤ Long Term Care needs? ➤ Review Personal Protection needs; ➤ Business owners: ➤ Auto Enrolment; ➤ Share Protection / Key Person / Relevant Life. ➤ Private Medical.