

WHAT CONSTITUTES A REVIEW?



**Chewton
Financial
Planning**

**The Following Identifies the
Typical Feature of a Review**

Update From Previous Meeting	<ul style="list-style-type: none"> ➤ Establish if there anything particular that you want to discuss today ➤ Recap from last meeting and review what was agreed ➤ Confirmation that all services have been delivered as promised ➤ Agree agenda for today's meeting ➤ Update personal & financial circumstances ➤ Note any changes in objectives/goals ➤ Review and update previous Financial Review Report ➤ Identify if there are any expected large items of expenditure in the next 12 months? ➤ Attitude To Risk re-assessed ➤ Capacity for loss & tolerance levels re-assessed ➤ Establish if fund switches are necessary at this time
Existing Business	<ul style="list-style-type: none"> ➤ Discuss performance and current position on various plans under our servicing ➤ Consider continuing suitability /appropriateness of existing solutions ➤ Review of tax wrappers in use ➤ Confirm if you have conducted any investments such as Cash or Share ISAs either directly or through another adviser ➤ Establish if you made any capital gains this tax year
Other Review Points	<ul style="list-style-type: none"> ➤ Do you need to make or update Wills? ➤ Any inheritances since original advice? ➤ Planning for children/grand children ➤ Private education / University funding ➤ Do you have any more money to invest? ➤ Review Personal Protection needs ➤ Business owners: <ul style="list-style-type: none"> ➤ Auto enrolment/Pensions ➤ Share Protection/Keyperson ➤ Inheritance Tax - Potential concern ➤ Private Medical/ Long Term Care needs ➤ Referrals