

A photograph of a person's hand petting a beagle dog lying on a couch. The scene is dimly lit, with a warm lamp visible in the background. The dog is brown and white, and the person is wearing a grey sweater. The overall mood is cozy and comforting.

# GUIDE TO OUR SERVICES

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*The reassurance you need*

**COACH HOUSE**  
WEALTH SOLUTIONS



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**Quilter Financial Planning** shares our values and beliefs about being clear and transparent with our clients. This is why we are giving you this document.

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# INTRODUCTION

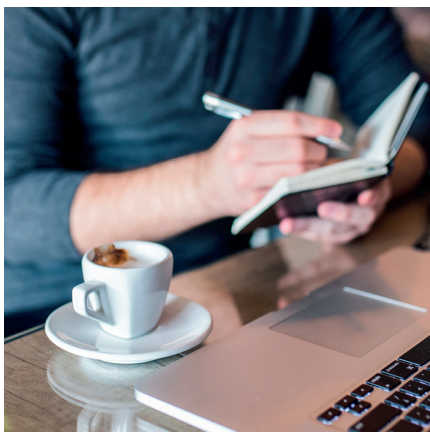
## *A bit about us...*

### **We chose to be part of Quilter Financial Planning, a network of more than 3,300 financial advisers looking after their clients' interests throughout the UK.**

Quilter Financial Planning is one of the leading financial advice networks in the UK, with a strong track record of delivering great customer solutions.

Quilter Financial Planning itself is part of Quilter, a company with real financial strength that offers long-term security for all its customers.

You can read more about Quilter Financial Planning and Quilter on the website: [www.quilterfinancialplanning.co.uk](http://www.quilterfinancialplanning.co.uk)



### **The purpose of this document is to:**

- Give you information about our business and services so that you know what to expect when working with us
- Reassure you about how we are regulated, and what security and peace of mind you can expect to receive
- Link to our Terms of Business document, where more specific information can be found regarding our fees and services

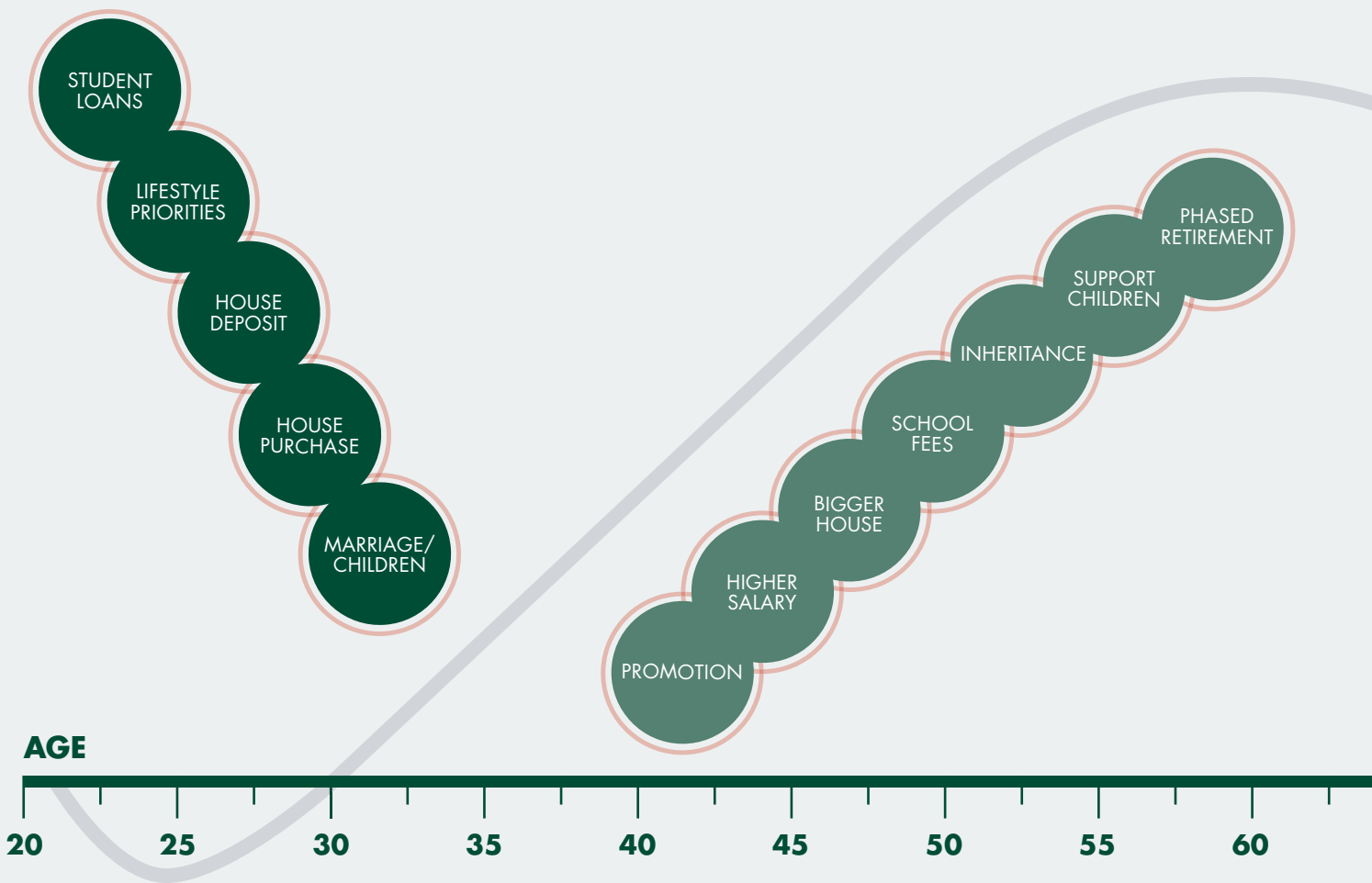
### **We aim to do this by helping you understand:**

- The areas in which we can advise you
- The marketplace we will visit in order to deliver our advice, research and recommendations
- The security, protection and peace of mind you can expect
- Our Client Charter
- The proven intermediary advice process we use to deliver the solutions you need
- The value we add to you now and in the future



# THE STAGES OF YOUR FINANCIAL LIFE

*Where we can help you...*



## WEALTH MANAGEMENT

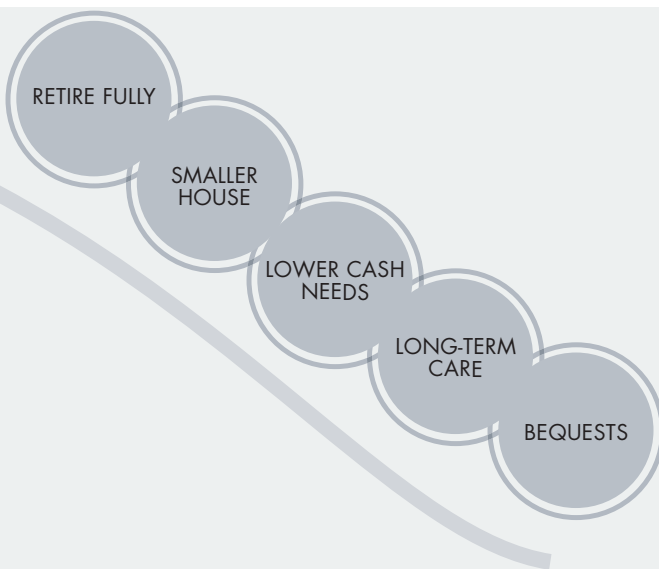
Savings, investments, tax planning, retirement planning

## PERSONAL & BUSINESS PROTECTION

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

## RETIREMENT PLANNING

Pension funds, personal funds, company or trustees funds



### WEALTH PRESERVATION

Estate planning, succession planning, trusts, key business person

### PROTECTING WEALTH

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

### PROPERTY WEALTH

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

### MANAGING WEALTH

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

### CREATING WEALTH

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

### BUSINESS WEALTH

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

### PRESERVING WEALTH

Preserving the value of your estate for the benefit of your family.

### RETAINING WEALTH

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

# THE MARKETPLACE WE VISIT ON YOUR BEHALF

## **We visit the marketplace on your behalf and provide restricted advice.**

- After we have assessed your needs, we will advise and make recommendations for you, but will only offer advice from a panel of leading investment and insurance companies
- Our recommendations will be made following an analysis of our entire range of products and services
- We will be happy to provide you with a list of the companies on the panel at your request



**The financial world can be extremely complex. Analysing and monitoring the enormous diversity of products, funds, wrappers and platforms is time-consuming and costly – a cost that ultimately finds its way to you, the end consumer.**

Having worked with a wide range of clients in all areas of financial planning, it became clear that using a tailored range of handpicked solutions could help with this.

Together with some of the most modern and efficient products available, this has proven to be the best way to cater for many of our clients' financial needs.

So, by restricting our comprehensive advice service to a carefully chosen range of products and providers, we are able to remove that complexity and therefore keep costs low, and focus on providing great service.

Furthermore, if an occasion ever arises where we are unable to meet any specific need you might have via our chosen providers, we are able to search the broader market for an appropriate solution.

We believe this approach offers our clients the best of both worlds: a first-class range of providers and products designed to meet the vast majority of their needs at a reduced cost, with the capability to look more widely should the need arise.

The analysis is carried out centrally at Quilter Financial Planning to ensure the offer is of the highest quality, and that it remains up-to-date and appropriate to meet your needs both now and in the future.

# OUR CLIENT CHARTER

**WE CONTINUALLY  
STRIVE TO  
IMPROVE OUR  
PROFESSIONALISM  
THROUGH PERSONAL  
DEVELOPMENT.**

- We aim to provide a fully comprehensive service to all of our clients
- We are confident that we will deliver a high-quality service that will be among the best in the financial services industry
- We continually strive to improve our professionalism through personal development
- We follow the principles of Treating Customers Fairly set out by the Financial Conduct Authority
- If any material interest or conflict of interest should arise in business that we are arranging for you, we will let you know and ask for your consent before we carry out your instructions
- Our processes and procedures follow the guidelines as laid down by our business support network, which is authorised and regulated by the Financial Conduct Authority
- We like to treat our clients as we would expect to be treated. We like to hear how we've performed so please feel free to let us know. If you are ever dissatisfied with the service you've received we will do our best to put it right.

## **If you are unhappy with our service**

If you have a complaint about your adviser, or any financial advice you have received from your adviser, please contact us:

Quilter Financial Planning Complaints Department,  
Riverside House, The Waterfront  
Newcastle upon Tyne. NE15 8NY

Email: [QFPComplaints@quilter.com](mailto:QFPComplaints@quilter.com)  
Tel: 0191 241 0700

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

*It's all about you*



**This is the process we follow  
to make sure you get the  
quality of advice you need.**





# OUR PROCESS FOR PROVIDING QUALITY ADVICE

## 1. UNDERSTANDING YOU

By gathering information from you we will find out about any plans you already have in place.

Then by exploring your attitude to risk and return, and your hopes and aspirations, we will build a picture of what you want to achieve.

At this stage you will find out what to expect from us and how you will benefit from using us.

We do not usually charge a fee for this stage.

## 2. PLANNING

We'll explore and research various scenarios to make the best use of your existing plans.

We'll then recommend how you can build on your existing plans so you give yourself the best chance of achieving your goals.

## 3. IMPLEMENTATION

Like most of our clients, you will probably prefer us to do the necessary work to put your plan into action. We will work on your behalf with the provider or lender. This will save you a lot of time and effort and ensure your plans are set up correctly. We will charge you a fee for doing this, which we will explain to you.

Alternatively, you may decide to implement our recommendations yourself, in which case we just charge you for our time and advice.

## 4. REFINE

Nothing stands still, so it makes sense to check the progress and appropriateness of your plans regularly. We suggest you do this annually. This way you will find out if your plans are affected by changes to legislation or taxation.

You will also hear from us if we have something that we feel will interest you.

You will receive clear details on what the total fee is, the advice or service it relates to, how we've calculated it and when you need to pay

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



# FINANCIAL PARTNERS FOR LIFE – OUR ONGOING SERVICE

**You do not have to choose an ongoing service with us, although we believe you should review your plans regularly.**

**You decide the level of service you need and how often you need it. We will confirm this to you in writing, explain the fees involved and how and when you need to pay them.**

Most of our clients like to check the progress of their plans once a year to make sure they're still on track to meet their goals.

Having a regular planning meeting means you don't miss out on any of your allowances and you find out if you are affected by any changes in legislation or taxation.

### **1. Keeping you informed:**

We will only send you information which we feel is useful to you

### **2. Plan review and valuation milestone:**

A milestone check ensures your plans are still on track to achieve your goals

### **3. Personal safety net:**

This ensures that your income and assets are not affected by changes in taxation or legislation.

We deliver this part via your next financial planning meeting, in the format that suits your lifestyle the best, such as face-to-face, by phone or using screen share technology.

We will confirm your options in our Terms of Business and Authority to Proceed documents.

**YOU DECIDE THE  
LEVEL OF SERVICE  
YOU NEED AND HOW  
OFTEN YOU NEED IT.**

# YOUR PEACE OF MIND & PROTECTION

**We subscribe to, and abide by, a number of laws and regulations that exist for your protection, confidentiality, and security.**



THESE INCLUDE:

- **The Financial Conduct Authority (FCA)** – our regulator.  
We will tell you if any product or service recommended is not regulated by the FCA
- **The Financial Services Compensation Scheme (FSCS)**  
– for your financial security
- **The Data Protection Act (DPA)** – to protect your confidentiality
- **The Financial Ombudsman Service** – an independent and impartial body to help resolve complaints between financial businesses and their customers
- **Law** – all our agreements follow the laws of England and Wales. The laws concerning property, conveyancing, trusts and power of attorney can differ if you live in Scotland or Northern Ireland
- **Financial crime** – we support the Proceeds of Crime Act, and all efforts to eliminate money laundering
- **Other interests** – we pride ourselves on being impartial. To avoid doubt we tell you if any conflicts of interest exist
- **Loans and ownership** – we want you to know who owns us.

You can find more information in our Terms of Business document, which you should read with this guide.

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# HOW TO PAY FOR OUR SERVICES

*We want to be clear ...*

**It is important that you understand how you will pay us for our services**

- Choice – you choose how you pay us, whether you use our ongoing service or just use us for a one-off financial need
- Options – we will explain your payment options to you and answer any questions you may have
- Agreed advice fees – we will not charge you until we have agreed with you how we will be paid
- Transparent – you will receive a clear explanation of our total fee, the advice or service to which it relates, how we've calculated it, and when you need to pay it
- VAT – because we provide an intermediation service, no VAT is due. However, there may be other occasions when VAT is due. If so, we will tell you
- Client money – we never handle cash

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

**Here we set out the various ways in which we might receive payment for our advice and services.**

## **Paying us directly**

We may charge you a fee for advice. We may also receive commission from an insurance company or mortgage lender.

We explain our fees in our Terms of Business document.

We will agree with you in advance the fees we will charge. We will set this out in our Authority to Proceed document.

You may pay us by cheque or bank transfer.

## **Provider facilitation of your fee**

If you decide to follow our recommendation and invest, you may authorise the investment provider to deduct our fee for advice from your investment.

You may also pay any ongoing service charges from your investment.

In some circumstances this could create a capital gain and a possible tax liability. We would take this into account in our recommendation.

## **Provider payments to us**

We no longer receive commission for setting up regulated investment products. However, we may receive commission on certain non-regulated products and mortgages.

If we do receive commission we will tell you how much in a Key Facts Illustration.

## **Introducer payments**

We may also receive an introducer fee, should we pass your specific enquiry on to a specialist professional adviser. If this happens we will tell you.

# THE VALUE THAT WE ADD

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WHEN DECIDING THE FEES WE CHARGE FOR ADVICE WE WANT TO BE SURE YOU RECEIVE VALUE FOR MONEY AND THAT THE SOLUTIONS WE RECOMMEND ARE LIKELY TO DELIVER YOUR OBJECTIVES.



**QUILTER FINANCIAL PLANNING USES ITS BUYING POWER TO DRIVE DOWN THE COSTS OF ITS CHOSEN PROVIDERS. THIS MEANS YOU GET VALUE FOR MONEY.**

As an example of the value of advice, research\* shows that the average UK income in retirement is £18,000 per annum. However, the average for people who have never used a financial adviser is £17,168. Those who set an income target and used a financial adviser on a regular basis receive an average annual income of £24,175 in retirement. Put another way, by not working with a financial adviser, a client can potentially lose out on an extra 41% or as much as £147,147 over the course of a 21-year retirement.

No two clients, or recommendations that we make, are the same. That said, our experience means that we know what the minimum time required is likely to be in core advice areas, the associated running costs of our business and the implementation costs around enacting our advice. This may be represented to you in our fee menus by certain areas having a minimum figure.

**Besides providing leading-edge investment and insurance solutions, our clients tell us that we add value to them at a planning meeting by:**

- Using their existing provisions first before considering starting a new plan
- Checking how any personal changes in income or capital wealth may impact their current provisions or tax situation
- Explaining in simple terms how the UK Government Budget announcements impact them by way of welfare or income, capital or inheritance tax changes
- Reminding them so that they don't miss out on valuable allowances (such as ISAs), that once they are gone, are gone forever
- Making sure they do not miss out on getting money back that might be owed, such as tax relief on pension and retirement planning
- Rebalancing their assets so they're always comfortable with the risk they take when investing, while ensuring they don't miss out on potentially better returns
- Ensuring they do not miss out on getting a better return than they should for the level of risk they take
- Reassuring them they are not taking unnecessary risk with their investments
- Placing their assets in the right name, ownership and tax shelter, so that they legally and ethically ensure they don't pay too much tax when they want to spend them or pass them on.

**Delivering real value for money**

Quilter Financial Planning uses its buying power to drive down the costs of its chosen providers.

This means you get value for money. Quilter Financial Planning also negotiates exclusive products and features that you will not find anywhere else.

\*Source: Retirement Income Uncovered - The New Normal 2016

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