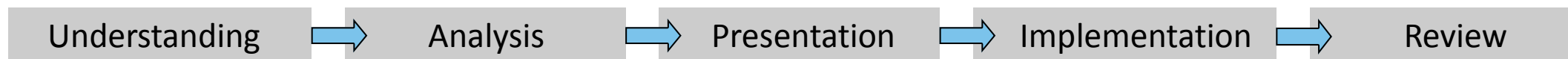


# THE ADVICE PROCESS... explained



## What we do...

We will make sure we fully understand your circumstances and objectives

We will analyse what you have told us and prepare a detailed report

We will explain all of your options and help you decide what to do

We will implement your plan and confirm how we will keep it up to date

We will review your plans against their target and recommend any changes

## How we do it...

Thorough factfinding process to gather detailed information and your attitude to risk

Combination of expertise and specialist software plus liaison with fund and product providers to prepare a clear and detailed report

Comparison of options and answers to “what if..” to confirm next steps – liaison with your other advisers if required

Arrangement of solutions (products, funds etc.), liaise with providers, set up of portfolio etc. and agree ongoing service and contact

Provide regular updates on progress and detailed review of changes to circumstances and investments – revision and update of plan