

src

financial services limited



wealth management

*'Our goals can only be reached through a vehicle of a plan, in which
we must fervently believe, and upon which we must vigorously act.
There is no other route to success.'*

Pablo Picasso

Contents

2. About Us
3. Services
4. Advice Process
5. Our Investment Proposition
6. Our Investment Process
7. Ongoing Review
8. Wrap Accounts & Technology
9. Fees & Charges



About Us

Independent

We are an **independent** financial planning firm that specializes in the provision of wealth management services.

The company was first established by Simon Torry in 2001 and is a family owned and managed business. Simon joined the profession in 1988 and over time has accumulated a wealth of knowledge and financial planning experience. As well as holding a 'string' of advanced professional qualifications Simon was one of the first financial advisers in the UK to achieve the prestigious title of **Chartered** status - the industry's 'Gold Standard' for financial advisers.

Through an ongoing programme of continual professional development we are committed to providing our clients with an outstanding service. You can rest assured that any advice we give is always current and takes account of the latest developments in financial, legal and tax matters.

Our Objective

Quite simply our objective is to make a positive difference to your financial situation.

Whether you are looking to accumulate wealth or protect the wealth you've already created, we'll aim to help you understand your situation, develop your goals and eliminate your financial concerns.

What makes us different?

We work as a **team**, so as well as your relationship with Simon you'll have the support of a highly skilled and dedicated administration team who are there in the background to help you whenever you need them.

We'll work in **partnership** with you to develop and implement your financial plans. We want you to understand your financial situation so that you can take control of your finances and with our help, make **informed decisions**.

We're in it for the long run. We want to build enduring and **trusted relationships** with our clients. For you this means having the security of knowing you have a team of people dedicated to looking after your long-term financial welfare.

Services

We offer a comprehensive range of financial planning services which we will tailor to meet your specific requirements.

When we first meet, we'll spend time getting to know you so that we can gain a clear understanding of what you want to achieve.

Independent Whole of Market Advice

Any advice we offer is unbiased and unrestricted. We are completely independent so are authorised to advise on the full range of retail investment products.



Our range of services includes:

Investments

- Comprehensive and analytical review of your existing investment arrangements
- Design of bespoke solutions to meet specific lifetime events i.e. school fees, property purchase, retirement planning etc
- Ongoing portfolio management service with reporting and re-balancing facilities

Pensions & Retirement Planning

- Comprehensive and analytical review of your existing pension arrangements
- Accumulation strategies & cash flow analysis (pre retirement)
- De-cumulation strategies & cash flow analysis (post retirement)

Tax & Estate Planning

- Income & capital gains tax mitigation
- Inheritance tax planning
- Wills & Trusts Service

Advice Process

We use a structured five step process to deliver our advice proposition.



You're in Control

Our advice process has been specifically designed so that it can be delivered in separate modules. This means that at the end of each stage you'll get the opportunity to consider your options before deciding whether to move forward - there is absolutely no obligation to continue.

Our Investment Proposition

We've taken time to build what we believe is a professional and robust investment proposition.

We realise that we cannot be experts in all areas, which is why we've teamed up with some outstanding organisations to ensure our clients get the best possible advice.



- **Compliance & Business Support**
- Paradigm Partners LLP
- **Research & portfolio monitoring** - Morningstar
- **Asset Allocation Strategy** - Ibbotson Associates
- **Managed fund research** - Obsr
- **Wrap/platform management services**
(see page 8 for more details) - Nucleus & Transact

Underlying Investment Strategy

Model Portfolios

We offer a range of 5 risk rated model portfolios.

These portfolios can be managed on a Passive or Active basis (or a combination of the two styles i.e. core / satellite approach).

Income - Cautious - Balanced - Active - Aggressive

Full Discretionary Service

For clients that require a more bespoke approach we can offer access to a number of discretionary fund managers.

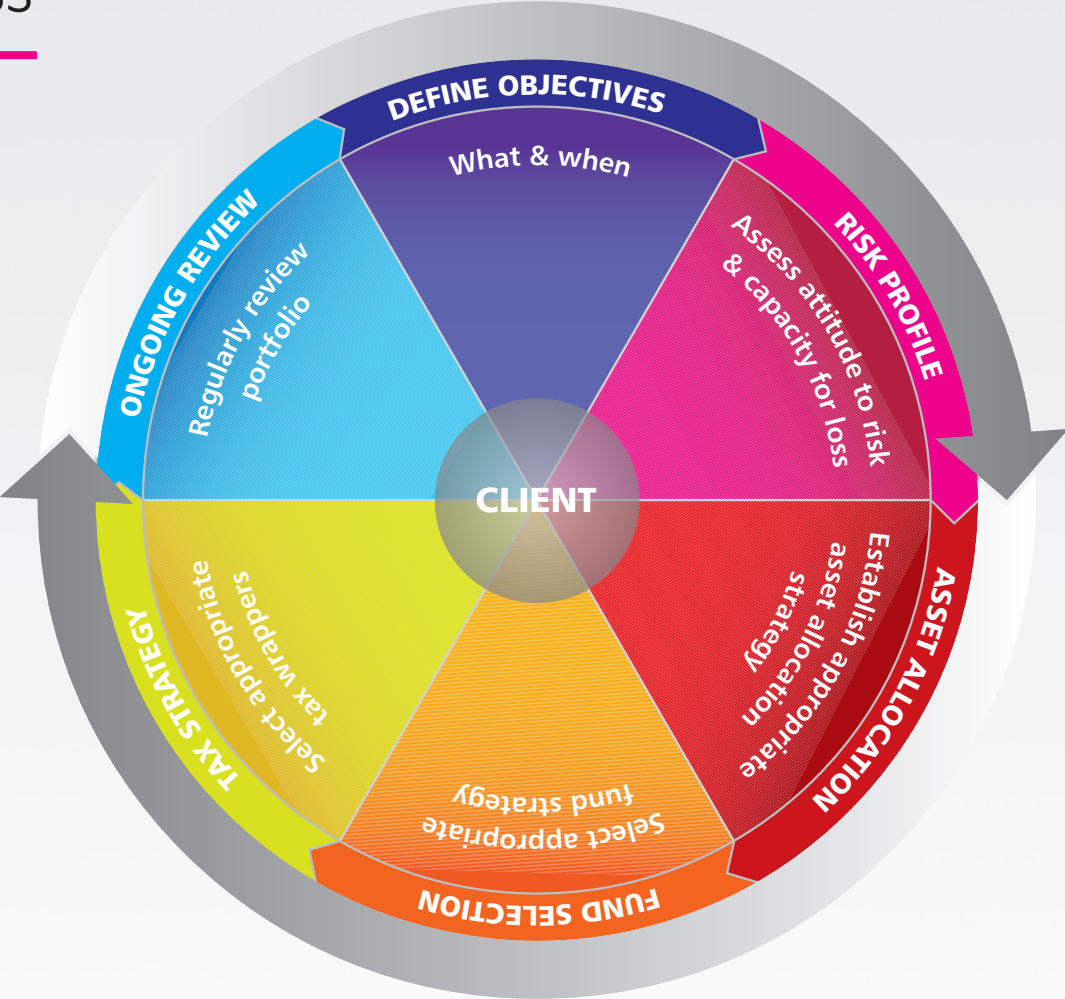
Our Investment Process

We use a structured six step process to deliver our investment proposition.

Using a disciplined and repeatable process is we feel, the best way to achieve consistent long-term investment success.

Investment Policy Statement

We will provide you with a written 'Investment Policy Statement' when the advice process has been concluded. This is an important document and will define the purpose, objectives and measure of success for your investment portfolio. We will refer to this at your annual review meeting to judge the success or otherwise of the recommended investment.



Ongoing Review

To help keep your plans 'on track' we would normally recommend that we meet at least once a year to complete a structured 'financial review'. You are of course free to contact us at anytime during the year should you require our advice or help.

We will agree the items to be included within your annual review at the time of concluding the initial financial planning process.

Our ongoing review includes:

Update on your circumstances - identifying any changes to your personal or financial circumstances and how these may impact on your financial plan.

Strategic Review - a review of your risk profile and financial objectives.

Investment Review - a review of the past 12 month's portfolio performance against the agreed 'Investment Policy Statement'.

Investment Action Plan - implementation of any changes to your investment strategy including:

i. Rebalancing your portfolio to ensure that it remains within the recommended asset allocation 'model'

ii. Restructuring your portfolio to reflect any changes identified in the strategic review.

iii. Managing your investments to ensure that you maximize tax efficiency i.e. switching monies to utilize annual ISA allowances etc.

Financial Planning Update - an update of opportunities

and threats created by changes to taxation, pension and other related financial legislation.

Document Review - sorting through any provider/financial paperwork you may have received during the year.

Professionals' Update - providing updates to your accountant and other advisers as requested i.e. providing consolidated end of year tax statements.

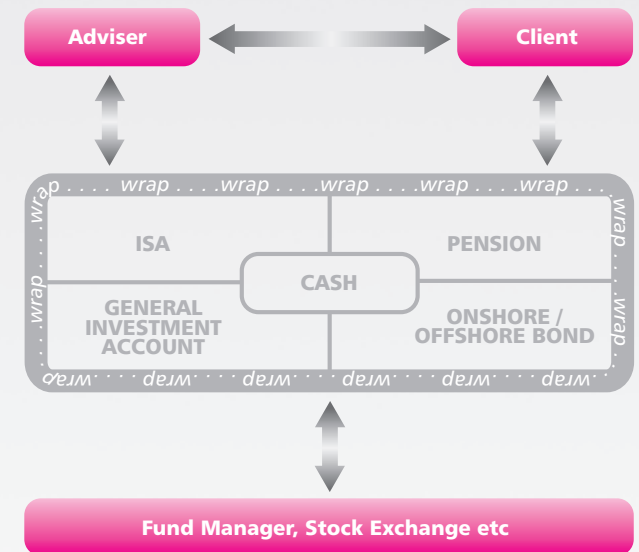
Wrap Accounts & Technology

Where appropriate we recommend that our clients' investments are held within a **Wrap** account.

Wrap Accounts are a relatively new concept in financial planning, which are designed to assist you and us with: arranging transactions, reporting and administering your investment portfolio and /or pension arrangement.

Some of the key benefits of a Wrap account include:

- Complete picture of your current portfolio all in one place
- Consolidated income and capital gains tax statements to ease tax return completion
- On-line access to your portfolio
- Extensive range of assets and tax efficient wrappers
- Clear and transparent charging structure
- Simple and easy portfolio administration: buy, sell, switch and rebalance



Fees & Charges

We operate a simple and **transparent** charging structure. We will write to you confirming the cost of your plan and obtain your agreement before we commence working for you.

What You Will Pay and When

Discovery Meeting – free of charge.

Financial Plan – we will charge you a fixed fee for designing your financial plan, the amount charged will depend on the complexity of your situation and requirements. We will write to you confirming the cost of your plan and won't start work on it until we receive your agreement.

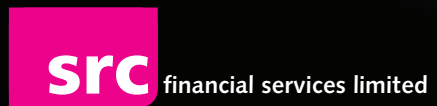
Plan Implementation – we will either charge you a fixed fee or a percentage of the funds to be invested. Our implementation fees will be detailed in your Financial Plan.

90 Day Review Meeting – free of charge

Ongoing review - we will either charge you a fixed fee or a percentage of funds under management. Our ongoing review fee will also be detailed in your Financial Plan.

Financial Plan Guarantee

We are confident that you will benefit from the advice we give. However to demonstrate our commitment to 'treating customers fairly' we will waive our 'fee' if you are not 100% satisfied with your 'Financial Plan'.



0800 9540443

info@srcfinancial.com

www.srcfinancial.com