



Bringing meaning to your money with planned finances

ENGAGEMENT,
ADVICE &
ONGOING SERVICE



WELCOME TO LAMPIERS FINANCIAL PLANNING LIMITED

HAVE YOU GOT ENOUGH? DO YOU NEED MORE? WILL YOU RUN OUT?
DO YOU PAY TOO MUCH TAX? ARE YOU FREE OF FINANCIAL RESTRAINTS?
HOW CAN YOU ALIGN YOUR MONEY TO WHAT YOU WANT OUT OF LIFE?

Lampiers Financial Planning is a Chartered Financial Planning practice. Our business is all about providing advice and guidance to our clients. Our daily challenge is to communicate in a way that empowers our clients to make the very best financial decisions throughout the key stages of their lives.

Through our skill and expertise, we work to understand your current position, understand your plans for the future and make any necessary changes. We also like to model future scenarios for you so that we can make decisions now to

support those future scenarios and secure the best possible outcomes.

Most importantly, we adopt a team approach to our client services with well-qualified, experienced staff using the best available technology, and we seek to build long-term relationships that endure.

After all, happy clients and happy staff make for a strong business.

We look forward to helping you with **your** finances and bringing meaning to **your** money.



OUR MISSION STATEMENT

**OUR STATED MISSION IS TO BE HELD IN THE HIGHEST REGARD
BY OUR CLIENTS, OUR STAFF, IFA PEERS, AND
BY LEADING PENSION AND INVESTMENT PROVIDERS.**

Our success will be centred around strong client partnerships based on reliable service, professional expertise, uncompromising integrity and being enjoyable to deal with through clear ‘no nonsense’ communications. We strive to be among the most efficient advisory firms by using technology to support our efforts, where possible.

We seek to first listen, then to advise, implement change (where required), and oversee and review matters on a timely basis.

Our Director team is responsible for the business being efficient, profitably secure and compliant. We aim to be at the forefront of the Financial Planning Profession and to manage, develop and nurture a highly experienced team of support staff.

THE ESSENCE OF SOUND FINANCIAL PLANNING

THE LAST PAYMENT YOU MAKE SHOULD BE TO YOUR UNDERTAKER, AND IT SHOULD FAIL

Financial Planning is very often about ‘the sum of the parts’. Rather than viewing any aspect of your finances in isolation, it is necessary to consider matters with a broad view. Financial decisions often relate to making a choice from a number of options; getting these decisions right can have a significant bearing on your future finances.

We start with a discovery meeting at our expense. This will enable us to understand your current circumstances, as well as your plans for the future, your broad objectives and your financial preferences.

We will then put our advice proposal to you, reaffirming our understanding of your requirements, confirming our approach and setting out any costs in a clear and transparent way.

Once we engage with you, we will approach all of your existing providers to gather relevant information, and we will undertake a risk-profiling exercise with you to help formulate our proposals.

Our advice will be provided in a written form, and we will arrange a follow-up meeting to discuss our findings and proposals in detail. We will then implement agreed actions on your behalf.

The final stage, but in many ways the most important, is to agree a review process so that we can keep your plans on track and make any adjustments along the way.



EFFICIENCY THROUGH CUTTING EDGE TECHNOLOGY

WE HATE THE IDEA OF KILLING TREES ON YOUR BEHALF

Where possible, we seek to use the latest technology to support our service proposition. Whether it's the storing of data, financial analysis tools or cash-flow forecasting software, we believe in using the best 'kit' available to get the job done as efficiently as possible.

Our back-office system operated via Intelliflo acts as a secure filing cabinet for all of our clients, thus reducing the need to store paperwork. In time, we intend to offer our clients access to their own client records via a secure website portal, as well as offering a secure communication channel for requests and the sending of information.

Our cashflow analysis software enables us to model scenario's for you on sensible assumptions. We are also able to 'stress-test' these scenario's, helping us explain risks to you and leading us to the most appropriate outcomes.

Whilst we value technology as the great enabler, we do not see a reduction in the importance of face-to-face dealings with our clients. Our business is very much built around personal interaction with our clients and will continue to be so.





PUTTING YOUR MONEY TO WORK

HELPING YOU WITH YOUR FINANCES WILL GENERALLY INVOLVE THE INVESTMENT OF MONEY, EITHER VIA REGULAR PAYMENTS OR VIA LUMP SUMS OF CAPITAL. IT IS A KEY ASPECT OF FINANCIAL PLANNING.

We recognise the potential complexities of this area, as well as the overwhelming choice of options, and we have structured our investment advice using the latest methodologies in a logical and practical way. We are guided by the following key principles:

- Our clients should have ample reserves of safe and accessible cash before considering investing into risk-based assets
- Our clients' portfolios should be carefully aligned to their risk tolerance and capacity for loss
- We believe in trusting the management of investments to dedicated asset managers, and we see our role as finding the best fund managers for your money
- Portfolios should be periodically rebalanced to ensure that agreed risk levels are maintained and to support the systematic reinvestment of gains into lower-priced assets
- Investment choices are driven by Financial Planning Objectives in the first instance
- Reducing exposure to tax on invested monies will result in higher returns for our clients

OUR 8-STAGE ADVICE PROCESS

1

DISCOVERY MEETING

We offer prospective clients an initial meeting without charge to understand their requirements, to explain how we work and to identify the need for advice.



2

ADVICE PROPOSAL

With an understanding of your requirements and the type of advice required, we will set out a written advice proposal to you and confirm any costs involved.



3

ENGAGEMENT

As a new client, we will firstly gather all the information we need from you, perform a risk assessment and obtain signed authorities to enable us to approach your existing providers.



4

INFORMATION GATHERING

We will approach all providers on your behalf and gather the information we need to support our recommendations.



5

REPORT & RECOMMENDATIONS

Our advices will be provided to you in writing with supporting analysis, detailed costings and recommendations for action. We will weigh up any positives and negatives and confirm our recommended course of action to you based on our understanding of your current position, your objectives and your attitude to risk.



6

PRESENTATION

Once you have had an opportunity to study the Report & Recommendations, we will arrange a follow-up meeting to understand your thoughts, discuss its contents and agree any actions.



7

IMPLEMENTATION

Any agreed actions need to be implemented. This will normally involve the completion of documents and liaison with providers which we will do on your behalf and case-manage the progress of those actions through completion.



8

AGREE REVIEW PROCESS

Our commitment to you continues through an ongoing service based around a formal annual review and funded out of portfolio-linked fees. We will get an update on your circumstances and provide you with an update on your finances plotted against an agreed plan.



PERSONAL CLIENT SERVICES – THE TYPE OF WORK WE LOVE TO DO

AT LAMPIERS FINANCIAL PLANNING, WE PROVIDE COMPREHENSIVE FINANCIAL PLANNING SERVICES FOR PERSONAL CLIENTS, WHETHER THEY ARE SAVING FOR THEIR FIRST PROPERTY OR TAKING DRAWDOWN FROM THEIR RETIREMENT FUNDS.

We are not tied to any provider of financial products; we have access to the whole market and deliver a truly independent, unbiased and ethical advice service.

We will work closely and empathetically on your terms and at your pace – not ours. After all, we understand that it takes time to earn trust and cement an ongoing relationship. However, once that bond develops, we find that our clients stay working with us for many years.

Lampiers Financial Planning offers advice to private clients on a whole range of financial services including the following:

- Helping individuals plan for their retirement
- Helping individuals with their benefit options at retirement
- Life-stage Financial Planning for young families (Family Protection & House Purchase), mid-life planning (Financial Priorities) and later life (Estate Planning & Asset Protection)
- Capital Investment – Investment Planning Advice
- Divorce related Financial Planning (during the process of divorce and planning your finances after it).
- Mortgage Advice
- Children's Investments

HOW WE CHARGE FOR OUR SERVICES

IN ARRIVING AT OUR APPROACH TO CHARGING, WE HAVE SOUGHT TO PLACE OUR COMPETITIVE POSITION IN THE 'MIDDLE GROUND', BENCHMARKED AGAINST OTHER FULL ADVICE PRACTICES AND WITH REFERENCE TO RESEARCH UNDERTAKEN BY THE FINANCIAL CONDUCT AUTHORITY (FCA).

Our preference is to link our fees to invested monies over which we have responsibility. We have found that our clients prefer investment-linked fees, as they are simple to understand, are linked to a mutual benefit and can often be more tax-efficient.

That said, if a potential client expresses a preference for a time-costed accountancy style approach, then we will happily quote costs accordingly.

In order to get the full details of our fee structure and approach, please refer to our Client Engagement Document and Terms of Business.

INITIAL ADVICE & IMPLEMENTATION FEES

Our approach is to charge a minimum engagement fee that is payable once the advice process is completed. This will be quoted to you before you engage with us and will reflect the level of work involved. Should our advice lead to the investment of new monies or the restructuring of existing

arrangements, then we will seek to revert to fees based on a percentage of the invested monies (in which case the engagement fee would be waived).

ONGOING REVIEW SERVICE FEES

Our fees will be linked to invested monies and will be set at a level commensurate with the level of ongoing service and reporting required. The ongoing fee will typically be 0.75% of invested monies for our Premium Client Service, but can be discounted for larger portfolios.

A reduced fee of 0.5% is available for a lighter version of ongoing, non face-to-face reporting.

OUR FEE PROMISE TO YOU

We will continue to review and benchmark our fees to ensure that they remain competitive, and we will always make you aware of potential fees before work is undertaken – all fees agreed by you, in advance with no nasty surprises.



CORPORATE CLIENT SERVICES

AS A TEAM OF ADVISERS WE HAVE SIGNIFICANT EXPERIENCE IN ADVISING BUSINESS OWNERS AND THEIR STAFF. THE KEY AREAS OF CORPORATE-RELATED ADVICE ARE:

Director Pension Funding – the rules relating to pension funding can be complicated, especially for high earners. Business owners need to understand how business profits can be directed to pension arrangements effectively. There is also the ability to use pension monies to buy business assets, or even make loans to the business.

Business Protection – businesses need to protect their trading position in the event that an individual key to the business's success is lost through death or illness (Keyperson Protection). In addition, shareholders need to consider how their families will be compensated for

their shareholdings in the event of their death (Shareholder Protection arrangements)

Employee Benefits Advice – we are able to advise on and actively administer Employee Pension Schemes (including Auto Enrolment), Death In Service, Critical Illness and Medical Insurance arrangements.

Employee Education Events – we have significant experience and have developed presentational material designed to specifically support employers in helping employees understand financial matters and take responsibility for their own finances.



KNOWLEDGE CENTRE

AS PART OF THE SERVICE WE OFFER OUR CLIENTS, WE CAN HELP
KEEP YOU UP TO DATE WITH THE LATEST THINKING BY VISITING OUR
KNOWLEDGE CENTRE.

DON'T TAKE OUR WORD FOR IT – CLIENT TESTIMONIALS

**WE STRIVE TO BUILD LONG TERM RELATIONSHIPS BASED ON TRUST & RELIABILITY
USING OUR ABILITY TO BE ABLE TO COMMUNICATE COMPLEX ISSUES IN A WAY
THAT EMPOWERS OUR CLIENTS TO MAKE GOOD, INFORMED DECISIONS**

Our financial investments and private pension portfolio have been successfully managed by our adviser and the team at Lampiers for more than 20 years. Lampiers took a fairly “stagnant” portfolio on board in the early “90’s” and successfully turned it into an especially comfortable pension pot indeed. Similarly he successfully invested a modest lump sum outside of the pension which is giving very acceptable profits. Lampiers have achieved regular returns on our portfolio, even during the darkest days of the financial crisis, Lampiers listens to our particular needs and makes all the right adjustments to achieve our expectations, it is true to say that we consider our financial affairs to be in safe hands Finally we consider Lampiers to be approachable, knowledgeable and always helpful, for any financial advice. We have no hesitation in recommending the Lampiers team to any future prospective investors.

G & C. B., Bristol

My wife and I have used our adviser and his team for our family’s investment and pensions management for over 20 years. We’ve found his style invaluable as he takes the time to explain the options and wider implications for each; Our adviser never makes assumptions which in my opinion is essential in any Financial Advisor relationship. When asked, I have never hesitated to recommend Lampiers to friends and colleagues; I’ll continue to do this as they have proven to have great integrity and reliability.

Mr J & Mrs V. S., Gloucestershire

From the very first meeting, our adviser impressed us by taking the time to get to know us, our family and our hopes for the future. He then worked rapidly to put together a comprehensive analysis of our current investments and a clear set of recommendations to improve our pension planning. He has since supported us - on what always seems to be an immediate response basis - to implement the changes and set up processes to keep us informed.

Lampiers delivers a rare combination of genuine care for their clients; deep knowledge of the industry and the ability to explain the significant complexities of financial planning in simple language.

Our adviser is ably supported by the team in the Lampiers office, who frequently step in to assist us with the mechanics of moving money and to deliver the impressive sets of documents required by the financial services industry.

Like our adviser, they respond immediately and totally professionally either over the phone or via email.

Lampiers has also provided us with real-time, on-line access to our pension portfolios, backed up by a secure portal for exchanging confidential communications and key documents.

We would not hesitate to recommend our adviser and Lampiers...as long as they don’t get too busy!

Mr S.C & Mrs H, K, Berkshire



Lampiers have acted as my personal financial adviser for over 25 years. Together we have successfully planned how to create and achieve financial security for me and my family in my retirement. Our adviser has a unique ability to combine expert knowledge with a very approachable personality. He makes difficult financial concepts and complex legislation comprehensible and this makes his advice meaningful and relevant. I have recommended our adviser and his team to very many friends and business contacts and I am always thanked for the great work our adviser and his team do for them."

Mr J & Mrs M, H – Bristol

I would like to thank our adviser and the wider Lampiers team for looking after me. It is a great comfort to have someone that I can trust and rely on.

Mrs G.A., F – Weston-Super-Mare

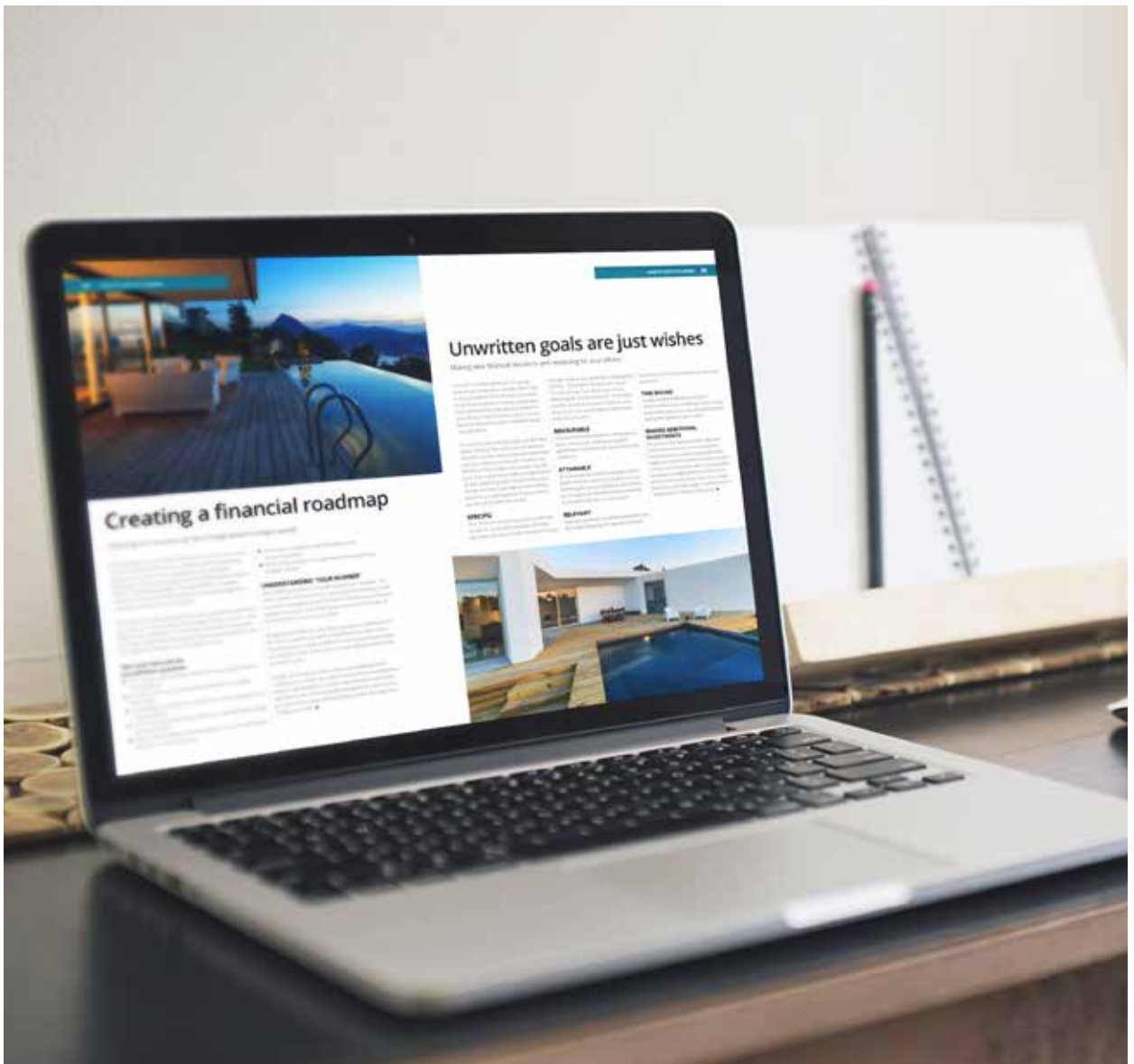
We approached Lampiers to help us start up a Pension Scheme for the business. We have been so impressed with them that we wish we had commenced this earlier. Their advice and recommendations to us, covering rates and products, legislative requirements and their dealings with our staff have proved to be excellent.

Time and patience was apparent for all staff at all levels (even those that had no or very little understanding) and all staff were treated with respect and came away from the meetings feeling upbeat and optimistic about the management of their pensions going forward.

Lampiers have implemented our pension scheme in a very professional manner and we would recommend them to any other company without hesitation.

Mrs V.O – HR Director – Bristol

THE FINANCIAL WORLD IS EVER-CHANGING, AND WE WANT TO SHARE
THE KNOWLEDGE WE HAVE.





TO READ OR DOWNLOAD OUR VAST SELECTION OF WEALTH MANAGEMENT MAGAZINES AND MARKETING GUIDES, PLEASE VISIT OUR KNOWLEDGE CENTRE, AND SIMPLY REGISTER YOUR NAME AND EMAIL ADDRESS.

BRINGING MEANING TO YOUR MONEY

IF YOU NEED HELP WITH YOUR FINANCES, YOU WOULD LIKE AN INITIAL DISCUSSION WITHOUT OBLIGATION OR WOULD SIMPLY LIKE TO FIND OUT MORE ABOUT LAMPIERS FINANCIAL PLANNING AND WHAT WE CAN OFFER, THEN WE WOULD LOVE TO HEAR FROM YOU.

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LAMPIERS FINANCIAL PLANNING LTD IS AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY AND IS BOUND BY ITS RULES.

COMPANY NUMBER: 2094288