



***Why
do
you
need
an
IFA?***



You may not realise the number of financial companies that are out there and the vast array of products that they have on offer at any one time.

Many of the best performing products and much of the latest financial information is only available to those within the industry.

Our role is to ensure you have access to the product that is best for you and your circumstances.

As most of our work comes from personal referrals, from satisfied customers, it is vital that the advice and planning we give you reflects your real situation and provides you with the result you are looking for.

With so many options and potentially a huge difference between the results depending on the choices you make, it is important to take the time to make the right decision.

It's good to talk...

The first step will be to arrange a meeting at a time that's convenient for you. This could be in your home, in the evening if that suits you, so that we can get all the relevant information about your circumstances.

We can take as much time as necessary to look at everything in detail and ascertain the most suitable approach for the future.

Backed by over thirty five years of experience and a wealth of accumulated knowledge gained from working in the financial services industry we will help you to see:

- ***Where you are now***
- ***Where you have come from***
- ***Where you want to go***
- ***How you can get there***
- ***How to plan and build the financial future you want***
- ***The actions you need to take for you to move forward***
- ***The time it will take to achieve your ambition***
- ***And help you to focus on your real goals and desires***

Armed with this information, which we will gather through a combination of questions and discussion, we will help you to prioritise your needs and put together your action plan for the future.

Examining your options.

We will then research the whole financial services market place. That includes over a hundred banks, building societies, insurance companies and specialist companies.

Between them they offer over two thousand different products and we need to see which one is best for you.

Using the latest technology available we will put together the relevant information on the most suitable provider to help you achieve what you are looking for.

This will involve assessing:

- ***The financial strength of numerous providers, together with the different products and services they offer.***
- ***Their stated commitment to giving you the service you expect, and their actual level of service.***
- ***Where investments are involved, assessing their current and past performance, compared with other providers in the market.***
- ***Research that involves spending at least half a day every week scouring the Internet and other appropriate industry information resources, which are only available to Independent Financial Advisers, to ensure the advice and planning you are given is always right up to date.***

Products available include:

- **Protection insurance**
 - Life cover
 - Critical illness cover
 - Income replacement cover
 - Medical insurance cover
- **Retirement income planning***
 - To provide the level of income you want when you decide to stop work
- **Investments***
 - Regular savings
 - Lump sums
- **Mortgages**

**using the most appropriate and tax efficient types of plans for you.*

You can see why it is necessary to thoroughly investigate each and every product to ensure that it will fit your needs. Remember that rates and terms can change on a regular (and not so regular) basis.

It is also important that you are aware of the fact that the cheapest may not always be the best for you if it cannot fulfil all your requirements.

Helping you make the right choice.

When fully satisfied with the quality of the product they provide we will recommend that company and product to you.

The relevant information and necessary documentation will then put together for you so that when you have made the decision to proceed, the paperwork is quick and easy to complete. This will allow you to proceed with the application with the least work and the minimum of delay.

What happens next?

We will then personally oversee the processing of your application. We do not consider the job finished until you have all your documentation or your mortgage arrangements have been completed.

Where documents are concerned, once we have received them from your provider and checked everything is in order, they will be sent to you for safe keeping until you need them, with a covering letter explaining what happens next.

Finally, when everything has been successfully concluded and you are totally satisfied, we will continue to stay in touch with you. You will receive regular newsletters to keep you informed of any products and services that might be of interest to you.

In addition you will be contacted at appropriate intervals, which you decide is the most suitable to you, your circumstances and your plans for the future, to ensure you continue to get the most from your money.

A secure, confidential service.

All your personal financial circumstances are kept totally confidential and will not be disclosed to any company without your authority.

You can feel totally confident knowing that the Financial Services Authority, a government body, is there to protect you against misleading information or inappropriate products sold to you by an Independent Financial Adviser.

For full information on the FSA visit their Website: www.fsa.gov.uk

***You have the long-term security of
advice tailored to you,
based on more choice
and the latest information.***

***You will benefit from a qualified,
genuinely independent financial adviser
and financial planner
with over 35 years experience,
the highest integrity
and no jargon - Guaranteed!***

Our Commitment to you

Experience

There is no substitute for experience and with over 35 years in the industry, you can rest assured that you will get the best advice from a professional who really does know what he is talking about.

When it comes to your personal finances you can be confident that you will be offered options that truly reflect your own circumstances.

Genuinely independent

As an Independent Financial Adviser we are employed by you, to represent you and with no obligation to any one provider. You will be dealing with an adviser who holds a number of professional qualifications including Mortgage Advice and Financial Planning Certificates.

High integrity

You can expect the highest level of integrity. You can be confident that the advice you get will always be right for you.

Latest information

We always keep up to date with the current financial market place and receive on going support from the financial industry. You will always benefit from the latest products and developments.

More choice

Through us you will have access to the whole market place and to schemes that are not available directly to you.

This can allow your adviser to offer you alternatives that can save you money or give you better value.

NO jargon

You will receive explanations of these solutions in an easy to follow manner so that you will be able to make your decisions based on a clear understanding of the facts.

Advice tailored to you

You will always get the advice you need to achieve financial security by assisting you to plan, develop and follow your own personal agenda. This will help you to achieve your hopes and desires and protect those that matter to you, giving you peace of mind.

Long-term security

We will take all the time that's necessary to develop a trusting, long term relationship with you, so that you can always make the right decisions at the right time to achieve the end result you are looking for.

Your Assurance of Sound Financial Advice

We want you to be 100% delighted with the recommendations and service provided to you.

If, for any reason, you believe that we have not achieved the high standards that you expect, please allow us the opportunity to put this right.

If, and you will be the judge of this, If we fail to deliver superb service to you, you'll have the right to complain to the Compliance Officer at Grosvenor Beaumont Financial Services Limited.

Should that not resolve the matter to your complete satisfaction you still have recourse to the Financial Ombudsman Service and Financial Services Authority, the industry regulator