



CLIENT SERVICE OPTIONS

July 2024

PRIVATE CLIENT SERVICE (Investments over £30,000)

OUR MAIN SERVICE TO YOU

- Free initial meeting to assess your circumstances, attitude towards risk and financial planning needs, in order to make suitable recommendations
- Recommendations made, following extensive use of a wide range of independent research tools
- Implementation of our recommendations, once agreed with you
- Comprehensive Financial Planning Report detailing the reasons for our recommendations, tax considerations, risks and other planning areas to be addressed
- Access to our Cash flow Forecasting tool to help you understand, discuss and ultimately reach your financial goals.

ANNUALLY

- 1 or 2 face-to-face meetings a year with your adviser, including
 - A complete review of your financial strategy
 - A financial health check and Cash flow review
 - A review of your ongoing attitude towards investment risk
- Unlimited telephone and email access to your Adviser between review dates
- Additional face-to-face access to your Adviser between review dates, should circumstances require it.
- Our ongoing service option incorporates a periodic suitability review of the investments we have recommended, this is to ensure the original recommendation remains suitable. This periodic assessment will be completed at least annually, however, the frequency may be increased when taking into account your risk profile and the types of financial products that have been recommended

DAY-TO-DAY

- Phone calls and emails returned within 24 hours
- Providing external information to your accountant and any other professional advisers
- Supplying end of year taxation information as required
- Recommending suitable professionals as other needs arise – ensuring that everyone on your financial team provides advice in a co-ordinated and professional way
- Removing the hassle by taking the complexity out of administering your financial life and reducing the use of paper wherever possible
- Making ourselves available to consider new ideas from whatever source they may originate

INVESTMENT

Portfolio Construction

- Using a scientific, risk profiling methodology
- Design of a suitable asset allocation structure
- Portfolio design and construction using a range of independent research tools
- Quarterly pro-active reviews of our model portfolios

Portfolio Management

- Online access to portfolio valuations

- Portfolio monitoring and reviews
- Realigning of asset allocation to agreed benchmark
- Written portfolio valuations issued half yearly.

RETIREMENT AND TAXATION

Retirement:

- Specialist advice on your retirement options
- Making sure you are aware of the impact of legislative and regulatory changes and the impact on your retirement plan
- Specialist advice for owning business premises
- Annual pension review – look back over the last 12 months
- Options to address flexibility to reflect lifestyle changes
- Access to our Cash flow Forecast tool, to help you plan for retirement

Taxation:

- Working with your Accountancy Professionals to help you complete your tax return or put you in touch with Accountancy Professionals
- Options to address flexibility to reflect lifestyle changes
- Probate, Wills & Estate Planning Service - Provide investment valuations on death for Probate purposes, and assist you with completion of any forms
- Liaise with investment / plan providers in event of death
- Inheritance Tax Mitigation strategies

PROTECTION

- Identifying potential insurable risks to protect your assets, debts, liabilities and financial dependants.
- Reviewing any existing plans to ensure they are still suitable for your needs.

WEALTH ACCUMULATION

- Identifying short, medium and long term goals and providing a strategy to help meet these.
- Guidance on how to save in most tax efficient manner.

OUR FEES

- Initial Adviser Charge: example - £100,000 investment = 1.5%, i.e. £1,500 initial fee.
- Annual Adviser Charge: 0.85% of investment portfolio value: example – a £100,000 portfolio would cost £850 per annum.

CORE TRANSACTIONAL SERVICE (Investments up-to £29,999)

OUR MAIN SERVICE TO YOU

- Free initial meeting to assess your circumstances, attitude towards risk and financial planning needs, in order to make suitable recommendations
- Recommendations made, following extensive use of a wide range of independent research tools
- Implementation of our recommendations, once agreed with you
- Comprehensive Financial Planning Report detailing the reasons for our recommendations, tax considerations, risks and other planning areas to be addressed

ANNUALLY

- An annual valuation on request
- Additional face-to-face access to your adviser, should circumstances require it (additional charges will apply and will be disclosed before the meeting)
- Our ongoing service option incorporates a periodic suitability review of the investments we have recommended, this is to ensure the original recommendation remains suitable. This periodic assessment will be completed at least annually, however, the frequency may be increased when taking into account your risk profile and the types of financial products that have been recommended

DAY-TO-DAY

- Phone calls and emails returned within 48 hours

PROTECTION

- Identifying potential insurable risks to protect your assets, debts, liabilities and financial dependants.
- Reviewing any existing plans to ensure they are still suitable for your needs.

WEALTH ACCUMULATION

- ISA provider and fund selection
- Guidance on how to save in most tax efficient manner.

OUR FEES

- Initial Adviser Charge: 3% of investment: example - £15,000 investment = £450 initial fee.
- Annual Adviser Charge: 1% of investment portfolio value: example – a £15,000 portfolio would cost £150 per annum if a platform using multiple funds is recommended, or 0.5% of investment portfolio value: example a £15,000 portfolio would cost £75 per annum.

Contact us:

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Abacus Wealth Planning Ltd is authorised and regulated by the Financial Conduct Authority.

The Financial Conduct Authority does not regulate taxation and trust advice.

We are entered on the FCA Register No 125177

Registered in England No: 02061670

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