

# Financial Planning Principles

## How we work with our clients

Presented by:  
Chiltern Consultancy Ltd



# About Chiltern Consultancy Ltd

## **Creating, protecting and realising client wealth.**

Chiltern is a firm of professional independent financial advisers offering a full range of services to Private Individuals and Businesses.

Our approach is based on cultivating longer term relationships between client and adviser. By calling on the wide ranging expertise of our in-house specialists and associated professionals, our advisers provide clients with the right advice at the right time.

## **It is a simple principle.**

Truly holistic financial advice is not common.

It requires independence, a creative approach, input from specialist advisers and close associations with accountants, lawyers and other professionals.

## **This is the Chiltern Proposition.**

We believe the strength, depth and competitiveness of our proposition separates us from the crowd and we pride ourselves on the fact that the majority of our clients are referred to us by Accountants and Law firms.



# What you can expect as a client

Our ethos is straightforward: To give our clients the highest possible standard of advice. The systems and procedures in place ensure our clients are central to the business.

In all of our dealings we aim to achieve the following:-

- To offer a complete service to meet our clients requirements.
- Objective advice.
- To manage our clients requirements within the current economic conditions / investment opportunities, whilst keeping an eye on long term growth.
- To be open and transparent when dealing with clients, treating customers fairly and impartially.
- All communication to be clearly explained, without the use of jargon.
- A transparent fee structure.
- A timely response to queries, calls and emails.
- Privacy and confidentiality.
- Staff who are competent and courteous and act with integrity at all times.
- Staff who are diligent and professional.

Our goal is to exceed clients' expectations and to build long term value for them.

We understand our clients' needs, it is because of this understanding we are able to provide a comprehensive Wealth Management Service designed to create value long into retirement.



# Financial Planning Principles and Beliefs

## COMMUNICATION

We believe that Communication should be clear, concise and client friendly.

All communication whether by telephone, letter, email or marketing material should be as free from financial jargon as possible. Where it is necessary to use financial terminology, we will always seek to provide an explanation.

## TAX EFFICIENCY

We believe that Tax Efficiency is the heart of any financial planning we do. More than ever nowadays the tax efficiency of financial planning arrangements will play a significant part in the outcome / benefit a client enjoys from them. It stands to reason that the tax status of any product that we recommend must work for each client circumstance individually.

## UNDERSTANDABLE

We believe that financial advice should be straight forward and **Understandable**. In order for a client to take control of their financial planning they need to make informed decisions. Our recommendations must be clear and easy to understand.

## TRUST

We believe that every client relationship needs to be built on **Trust**. If asked we would want every client we have to use the word 'trust' as part of the way they describe their relationship with us.

## TREATING CUSTOMERS FAIRLY

We believe in Treating Customers Fairly at all times and in all dealings. Any decision taken by the company will not be in conflict with our Treating Customers Fairly policy.

## DEVELOPING RELATIONSHIPS

We believe in Developing Relationships over the long term with clients. Most solutions we recommend will be in place over the long term. Cultivating and maintaining a relationship with our clients will ensure that we can continue to deliver our recommended solutions over time.

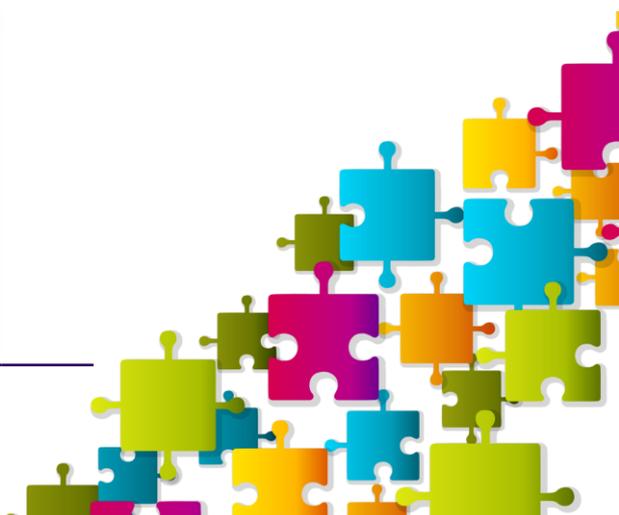
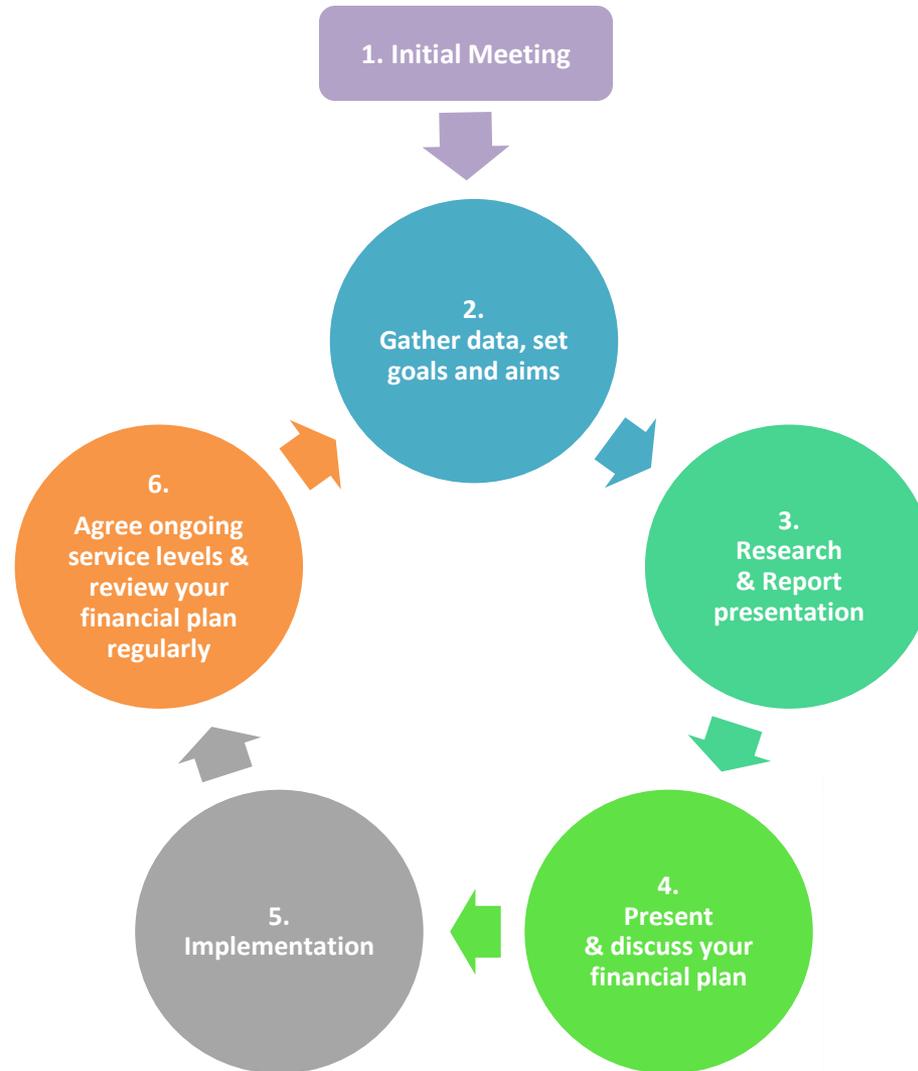
## GOOD VALUE

We believe our financial planning should deliver **Good Value at all times**. Our goal is to exceed clients' expectations building long term value. It is because of this understanding we are able to provide a comprehensive service throughout all stages of life.

## INDEPENDENT

We believe in providing **Independent financial advice**. We cannot guarantee what is going to happen tomorrow, let alone in the next year or so. By being **Independent**, we are free to change our recommended solutions to meet your financial needs and objectives as economic / political conditions and investment opportunities arise.

# Six Steps to Success



# Our aims

**We aim to provide to provide all clients with clear financial direction.**

**This is achieved by having a full understanding of your current financial position, your objectives and identified needs; this enables us to provide suitable, specific solutions for you in order to treat you fairly.**

**Our aim is to reduce future barriers to these objectives and to maximise the opportunities for achieving your goals.**

## **1. Initial meeting**

We meet with you to build an understanding of your personal circumstances and aspirations for yourself and your family.

Initial meetings are free and carry no obligations.

We believe it is important for you to feel totally comfortable with us before embarking on a working relationship.

## **2. Gather data and set goals and aims**

In order to best serve you, we need a thorough understanding of your personal circumstances and will request you supply us with such information enabling us to provide the advice and services requested.

We may need to contact you for further information and ask your permission to liaise with your other Professional Advisers (Accountant, Solicitor Investment Manager etc).

All advice provided will be based on this core information.

It is therefore vital to ensure we have a complete and accurate record.

## **3. Research and report presentation**

Using internal and external technical research, we will prepare a bespoke financial plan to suit your individual objectives. This will also be assessed against your attitude to risk, your time horizon, associated costs, affordability, past performance, asset allocation and expected returns.

We will endeavour, where possible, to consider tax planning opportunities and in this respect we will often wish to liaise with your Tax Advisers.



# Our aims

## 4. Present and discuss your financial plan

Depending on what is agreed, you will either be sent the Financial Plan for you to review or we will arrange to meet again, discussing its contents.

The Plan will comprehensively outline your current position, detailing our professional observations in each area. By examining these observations against your stated objectives, we will recommend the actions we believe will if followed, reduce the barriers to your objectives minimise any risks we have identified and maximise the opportunities for achieving your goals.

These action points may cover various time horizons (immediate implementations and considerations for the future) dependent on any known or foreseeable events.

The report will also contain the supporting information behind the recommendation.

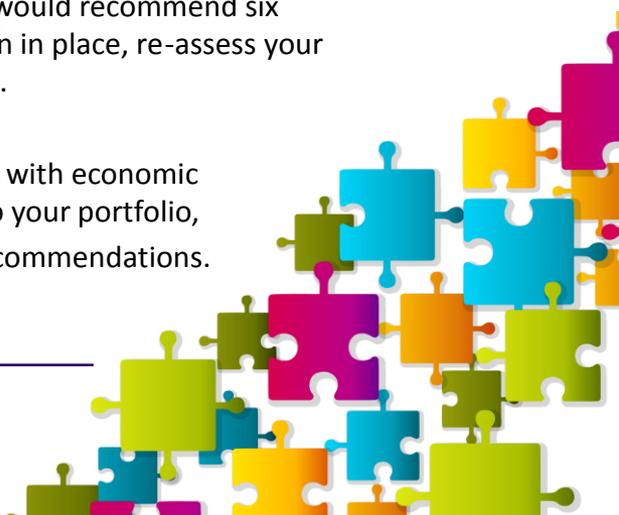
**5. Implementation** - Once the specifics of your personal plan are agreed, we will initiate this by procuring the plans we have discussed implementing the protection and wealth accumulation strategy we have developed.

## 6. Agree ongoing service levels and review your financial plan regularly

Once your financial strategy is in place, we will agree a process for regular reviews with you.

This can be as often as quarterly or as infrequent as annually. In most circumstances we would recommend six monthly reviews. The purpose of these meetings is to review the performance of the plan in place, re-assess your personal circumstances thus ensuring we are optimising the opportunities that may exist.

In between these meetings, it is our job to continually assess your asset allocation in line with economic conditions. If conditions change, which in our view would constitute a material change to your portfolio, we will of course discuss with you at our agreed service level and make the necessary recommendations.



T: 01494 451441

E: [enquiries@chilternconsultancy ltd.com](mailto:enquiries@chilternconsultancy ltd.com)

W: [www.chilternconsultancy ltd.com](http://www.chilternconsultancy ltd.com)

Chiltern Consultancy Limited  
Merlin House,  
Lancaster Road,  
High Wycombe,  
Bucks,  
HP12 3PY

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