

Paul & Clare
(future grandparents)

Daisy & Noah
(future parents)



fs
premier

Lifetime Financial Planning Programme





Frazer
(future in safe hands)

Jeff
(future is pretty relaxed)

We believe expert financial advice should last for your lifetime, and the next.

That's why we've developed the FS Premier Lifetime Financial Planning Programme.

Are you saving enough now so that you have the finances available to sustain your desired standard of living in retirement?

Have you thought of the most efficient ways to benefit your children and ensure their future is secure?

Do you have the finances in place to pay for that 'trip of a lifetime' you've always dreamed of?

Whatever questions you have about your future, the FS Premier Lifetime Financial Planning Programme can help provide the answers.

Our Lifetime Financial Planning Programme combines all our independent financial experience, expertise and knowledge with the latest financial planning software in one complete package.

These foundations help us to build a relationship based on a mutual understanding, providing you with the information you need about your current financial situation and the impact decisions have on your future.

"I've been advised by Steve Hopkins for a number of years and have seen my investments flourish. What I really appreciate is that the advice is never less than well considered and takes full account of what I want to achieve."

Hilary Vaughan-Thomas
Nottingham



Kate
(future company director)

Your financial future shouldn't be left to chance.

Taking a close look at your current financial situation allows you to make the most informed decisions that are the best for you.

The FS Premier Lifetime Planning Programme works by building a relationship based on mutual understanding and empathy. We do this in four simple steps:

1. Finding the facts
2. Producing your report
3. Giving our recommendations
4. providing ongoing reviews

1. Finding the facts

We start with an initial meeting to get to know you better and understand what you're hoping to achieve from your financial planning review. This may take up to an hour and a half of your time.

During this initial meeting we will outline the likely costs for providing you with your Lifetime Planning Programme so that there are no nasty surprises or unexpected fees.

We then undertake a comprehensive fact finding exercise to give us a detailed picture of your current situation. This entails analysing and evaluating any existing assets and investments you may have. At this stage in the process it may also be necessary for us to approach your accountant and/or solicitor, where appropriate, to ensure that we have as full a picture as possible relating to your existing financial planning strategies and the processes that you currently have in place.

“Firth & Scott have been our Financial Advisers for over two decades. They have always provided consistent, professional and balanced advice. Without them, planning for the future would undoubtedly have been more difficult and uncertain.”

Roger & Rosemary Pemberton
Norwich



2. Producing your report

Your report is an extremely detailed analysis of your current financial situation and forms the cornerstone of your Lifetime Planning Programme. From the information obtained during the fact finding exercise we are then able to provide you with appropriate recommendations. Depending on the complexity of your current situation and requirements this report usually takes around two weeks to prepare. This personalised report is yours to keep.

This report will tell you, by way of a detailed cash flow analysis, if your current financial planning is adequate to ensure that:

- When you want to retire that you will have enough money for your desired lifestyle.
- In the event of your premature death, your dependents will have sufficient money to maintain their desired lifestyle.
- In the event of your disablement, or need for long-term care, there will be sufficient monies available.
- The impact of inheritance tax is reduced. The programme can tell you how much you could confidently give away as gifts and still have remaining assets that will be sufficient to provide for your needs.



3. Giving our recommendations

Based upon your aspirations and the results from your report we design a customised financial plan for you. This plan incorporates a lifetime cash flow analysis which gives you a clear indication of how your investments need to perform, both to take account of your different life stages and to maintain your desired standard of living.

The plan will show you, among other things, how to protect your estate from the effects of inheritance tax as well as the potential cost of any long-term care; at all times, our aim will be to try to minimise the impact of income and capital gains taxes on your portfolio.

Once completed, we're so confident that our Lifetime Financial Planning Programme will provide you with peace of mind in respect of your financial security that you're free to show the programme to your accountant or solicitor, or even ask another adviser to implement our range of recommendations.



4. Providing ongoing reviews

We'll ensure that your portfolio of investments is actively managed and we'll also advise you on when, and where, you may wish to consider making changes to your plan. Perhaps, most importantly, we'll help you to reduce the complexity and hassle of having to administer all your financial affairs yourself.

In summary, we'll make the following commitments to you:

- An annual review meeting to discuss the progress of your Lifetime Financial Planning Programme.
- Unlimited face-to-face, telephone and email access to your personal financial adviser.
- Provide updates to your accountant/solicitor as and when necessary.
- Pro-actively review the asset allocation of your investments and make recommendations to rebalance your portfolio, in line with your personal attitude to risk.
- Make available to you your portfolio valuations as, and when, you want them.
- Give you our professional view on new financial planning ideas from whatever source they may arise.
- Work with other professionals on specialist areas such as trusts and wills.

So, what are you waiting for?

We very much hope that you've developed a picture of the type of organisation we are and that you'll allow us the opportunity of helping you with your financial planning so that, together, we can build a relevant and achievable programme of investments that meets your aspirations and give you that well earned peace of mind.

It's never too soon, or too late...

For an informal chat with no obligation contact Steve Hopkins or Steve Phillips on

0115 8400 333

“Being self employed and totally reliant on my business to support my retirement, I would like to thank Firth & Scott for being there when needed and for giving me the financial planning required to provide me with financial security both now and in the future.”

Stewart Howson
Harworth, Doncaster

Our independence is your guarantee

We are 100% independent which means we are not tied to any particular service provider and can give you completely impartial advice.

Wherever your future takes you...



BESPOKE FINANCIAL SERVICES
FROM FIRTH & SCOTT

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Steve Hopkins or Steve Phillips on

0115 8400 333



Authorised and regulated by the
Financial Services Authority

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