

## The comprehensive financial planning review service

**At County Financial we believe that professional financial advice can add significant value to individuals and businesses. It is because of this belief that we provide a comprehensive on-going review service designed to create real value for our clients.**

Our aim is to partner our clients to provide the best opportunity for them to achieve their financial objectives. Our financial planning process automatically provides regular financial check-ups and access to new ideas brought to you by the County team.

You will have completed the 7 Step Financial Planning process by which you will have been provided with Financial Analysis and Financial Planning Reports. The implementation of the Financial Plan will have commenced and what we now describe is our ongoing service.

### You Receive

- An annual review meeting with your Planner including
  - A review of your financial strategy and circumstances
  - The County Scorecard providing an overview of performance against objectives
  - A Tracking monitor assessing cashflow targets
- Unlimited telephone and e-mail access to your Planning Team
- Face to face access to your Planner by appointment between review dates
- The Client Seminar service
  - Client seminars on topical financial issues
- The second opinion service
  - Making ourselves available to consider new ideas from whatever source they may originate



- Professional liaison service
  - Providing information to your accountant, solicitor or other professional advisers
  - Supplying end of year tax information (as required)
  - Recommending suitable professionals as other needs arise
- Investment portfolio risk profiling service
  - A scientific risk profiling methodology
  - Design of a suitable asset allocation for your portfolio
- Investment portfolio management service
  - Portfolio monitoring
  - Written portfolio valuations on request
  - Investment reviews
- The Pension service
  - Pensions review and advice
  - Future pensions strategy
  - Retirement strategies
- The Pension Drawdown service
  - Value added strategies using the tax benefits available through pension drawdown
- Inheritance tax and estate planning service
  - Will planning through County Wills & Trusts (separate charge)
  - Inheritance tax reduction strategies
- The Tax Planning service
  - In conjunction with your accountant and other taxation advisers
- The 'remove the hassle' service
  - Taking the complexity (and paper!) out of administering your financial life.

### What it costs:

An adviser charge based on a pre-agreed fixed fee, typically £400+VAT.

## 7 STEP FINANCIAL PLANNING PROCESS

### 1 Initial Meeting

This meeting will be at our offices in Beaconsfield and is an opportunity to find out more about you and your financial aspirations. We will also provide more information about our company and hope to demonstrate how we may be able to help you achieve your financial objectives.

The meeting will last approximately 1 hour. It will be at our expense and will provide you with the opportunity to decide whether you wish to engage our services.

### 2 Financial Analysis Preparation

Following our initial meeting we will usually require additional information from you regarding your existing financial arrangements. On receipt of the information we will compile an accurate picture of 'where you are now' by providing a financial analysis. Also we will create a financial model to be discussed at our next meeting.

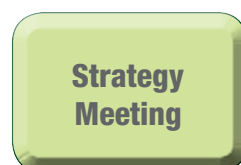
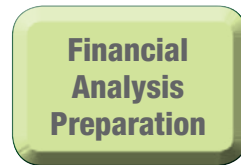
### 3 Financial Analysis Meeting

At this meeting we will present and discuss the analysis which will provide an opportunity to review your existing arrangements in relation to your financial aspirations. We will also be able to identify any areas of financial weakness and vulnerability.

Knowing where you are now in relation to where you want to be is an essential step before we embark on planning for your future.

### 4 Creation of a Financial Plan

Following our analysis meeting we will send you a report which will be a hard copy of our analysis. We will also write and provide a draft agenda for strategy which may well include adjustments to



your existing financial provision and recommended actions to improve the 'bigger picture' of your lifetime cashflow forecast.

### 5 Strategy Meeting

This is an interactive session where we review the proposed strategy and you will play an active part in shaping your financial future. A key part of this meeting involves 'cashflow modelling' where we will review what your capital position is likely to be in the future and explore opportunities to improve the financial model.

As a result of this meeting we will be in a position to implement any actions we have agreed.

### 6 Implementation of Plan

Following our strategy meeting we will provide you with a detailed summary of our specific recommendations and advice. We will also carry out any agreed actions including the processing of any appropriate documentation. On completion of the implementation phase we will write to you in confirmation, with a review of the actions implemented and usually an advance agenda for our next review meeting.

### 7 Ongoing Review Meetings

We will have agreed the most appropriate timing for your progress meetings which are an important part of keeping on track with your financial plan. Also, these meetings allow us to review the performance of your plan against agreed targets and to incorporate changes in your financial circumstances. In these meetings you will play an active part in reviewing agreed objectives and actions, charting progress to date and sharing any new or future financial aspirations with us.