EXPERT

INDEPENDENT FINANCIAL PLANNING

Proper Lifestyle Financial Planning

Introducing Expert IFP

Contents

WELCOME TO EXPERT IFP

We *change lives* through Proper Lifestyle Financial Planning.

We are here to educate you on 'how much is enough to live your desired lifestyle' now and well into the future through proper financial planning. The road to your goals may seem long and distant but we understand the stage of your life you are in, where you'd like to be in the future and use our experience, knowledge and skills, to help you scope out the journey in between to help you live the life you want.

As Lifestyle Financial Planners, listening and understanding your concerns and dearest aspirations is the key to us in formulating your financial plan. We have extensive experience to help you achieve your financial goals. When most people come to us, they are looking for a long-term trusted relationship, where they can rely on our expertise and experience to help them achieve their goals and build a relationship they hope will span from generation to generation.

You may be planning to retire early, interested in passing your wealth to your loved ones without inheritance tax or finding the best-suited mortgage product to buy your dream home. Discussing these with an experienced and industry recognised financial planner will provide you with the clarity and reassurance that we will help you reach where you want to be.

Over the last decade, we've been providing peace of mind and a sense of direction to all our clients who come from diverse backgrounds with varying concerns. Our '**Independent**' status allows us to use a whole range of financial products and services that are currently available on the marketplace to meet you where you are and help you achieve your number.

We pride ourselves on forging long-term trusted relationships where you receive 100% of our attention, which is why many of our clients travel from beyond our local area (Harrow, Pinner, Eastcote, Watford, Stanmore, Greenford and Ealing) to experience life-changing lifestyle financial planning. A number of our clients have reported to us that they use this travel time to reflect on our meeting and assess what they really want to achieve in life.

Our aim is to arm you with your financial plan, put you in the drivers' seat with total control of your financial future and give you the freedom to continue enjoying your desired lifestyle, 'whatever happens'.

After all, we only have one life and we must *live it to the fullest.*

Our Guiding Principles

Core Values.

Our strong principles form the foundation of our firm and are built on Honesty, Impartiality, Empathy and Integrity. Following these principles, we provide you with financial independence and security through our expert financial planning advice. We'll never steer you to any product that would benefit us more than you and we are always thinking of your interests above all.

Core Purpose.

Our clients stand firmly at the heart of our business and we pride ourselves on the valuable relationships we have established over the last decade by providing a friendly yet professional service. We understand that your wealth has a purpose to serve you and the lifestyle you have chosen to live, which is why we are here to provide you with the solutions to reach those goals.

Unique Service.

Today's financial world is complex so before we set out recommendations, we focus on getting to know your current lifestyle and financial health through a series of in-depth discussions using lifestyle questionnaires. Once completed and one step closer to your goals, we'll create your bespoke financial plan suited to your aspirations and regularly check-in to ensure your plan is working for you in the way that you want it to, for both today and tomorrow.

Our Services

Creating bespoke and tailored financial plans so you know exactly 'how much is enough to live your desired lifestyle' now and well into the future. Every client and their circumstances are different and because of this, we provide a variety of services.

Savings and investment

When you've identified your goals; retiring early, purchasing your dream home, school fees or making sure you've got enough for your desired lifestyle - you'll then need to know how to meet these objectives. From lump sum investments to regular savings, we can recommend appropriate strategies to ensure you maximise the return on your money.

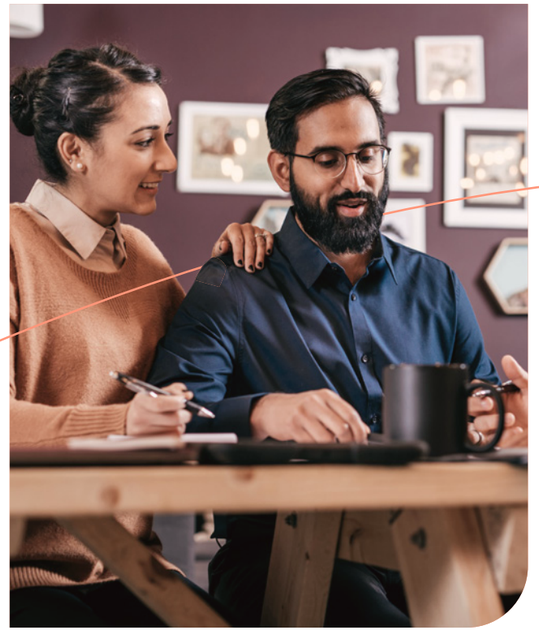
Start planning for tomorrow, *today.*

Retirement Planning

Retirement is the time to enjoy the fruits of your lifelong hard work. We provide you with a detailed financial plan based on your current circumstances and future cash flow to ensure you are on the road to a retirement you've worked so hard for.

Mortgage

Buying your dream home or a property for investment could be one of the biggest financial commitments of your life and making a mistake in choosing the right mortgage solution could prove very costly. After conducting independent research, we recommend the most appropriate mortgage product according to your needs making the whole process seamless.



Protection Planning

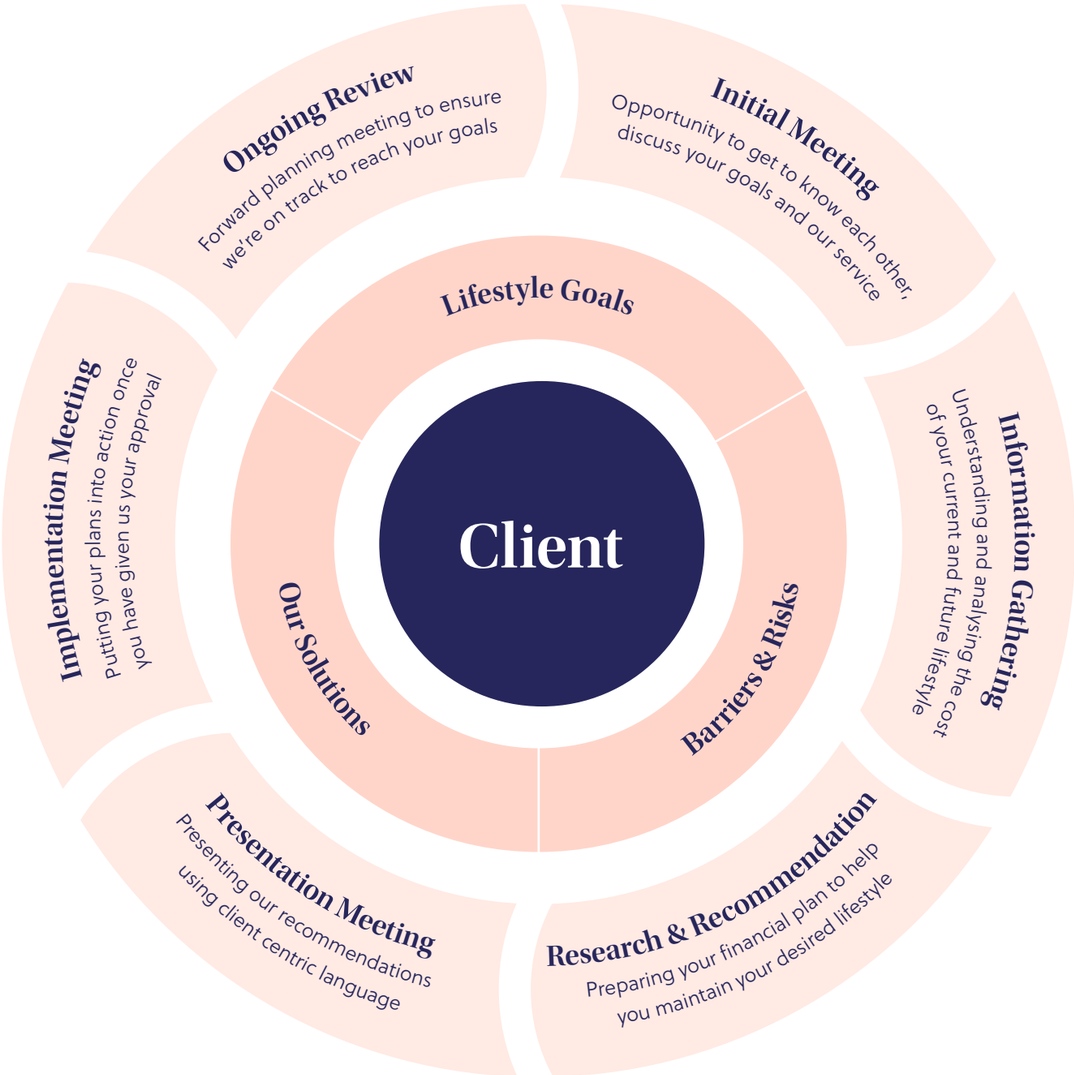
We believe in protecting you and your family from life's unexpected and unwelcoming events by recommending and implementing the most appropriate insurance policies. Forward planning and correct protection products can offer reassurance and peace of mind so you can focus on what is really important to you without compromising your lifestyle.

Legacy Planning

Protecting your family's lifestyle and providing them with security once you're no longer here is one of the greatest gifts you can leave them. We know that ensuring your wealth is passed tax-efficiently in accordance with your wishes through trusts, wills, power of attorney is important to you, that's why we help you do this in a personable manner.

Proven Advice Process

Not only are our services tailored to your precise needs but they are designed to take account of your financial concerns and circumstances. We will consider any plans you may already have in place and offer sound recommendations on how we can help you achieve your lifetime desire. Our carefully formulated six-stage process ensures we understand in great detail, your current financial health and your end goal, enabling us to make recommendations suited to you and your current circumstances.



Initial Discovery Meeting

Every plan we put in place starts with you, which is why we insist every new client has an initial discovery meeting. The perfect opportunity for us to get to know you, your family and for you to get to know us by asking any questions you feel necessary. We feel that taking this time to talk and understand you, as well as your hopes and goals for the future, is the only way to start your journey and to ultimately help us help you attain the lifestyle you desire.

Information Gathering Meeting

As with any journey in life, we need clear direction. Where are you beginning? Where is your end goal? With your help, we'll review your current financial health, lifestyle and circumstances. Once we've painted a clear picture, we'll then undertake a full analysis to examine any potential risks that you may be open to.

Research & Recommendation

Taking everything we've learned about you, your lifestyle and your circumstances from our previous meetings, we'll start to form the fundamentals of your bespoke plan closely focusing on your financial priorities and what is important to you. We will use a cashflow planning tool to ensure we have stress-tested potential scenarios to reassure you that all potential outcomes of your plan have been reviewed and that we have chosen the most appropriate route to your desired future.

Solution Presentation Meeting

The stage I'm sure you've been waiting for. Once our recommendations are ready we'll present them to you in a manner that is clear, truthful and understandable. We'll take you through the plan, ensuring you understand every aspect as well as explaining any costs, risks and tax implications.

Implementation

When and only when you give us the green light, we'll put our recommendations into action. We'll take away the stress of administration by dealing with providers directly. Relax whilst we bring your plans to life; creating a clear and concise plan focused on your goals.

Ongoing Review

As we all know, nothing in life is certain. Whilst your plan is built to weather most storms, we make sure that there is room for flexibility and change. We'll arrange review meetings to ensure your plan is working to your needs and against changes in taxation, legislation and your personal situation. This way, you can be confident in us to keep your end goal on track, no matter what uncertainty life throws at you.

By your side *every step* of the way.

Don't just dream your future.
Plan it.

Efficiency Through Technology

Our aim is to be one of the most efficient financial planning firms by using technology not just to our advantage but to support us on the journey to making your dreams a reality. Where possible, we aim to use the latest technology to support our service proposition. Whether it's the storing of your data, financial analysis tools or cashflow planning software, we believe in using only the best tools available to help you achieve your goals and provide you with a sense of relief.

Gone are the days of filing cabinets and endless streams of paperwork, our back office system operated via Intelliflow acts as a secure filing cabinet for all our clients, reducing the need to store paperwork. An invaluable and convenient tool on which to view your financial information and interact via a secure website portal for requests and the sending of information meaning we are here for you when you need us.

You can view your finances wherever and whenever you need to at just the click of a button with the peace of mind that it's completely secure.

Our cash flow analysis software enables us to model scenario's for you based on sensible assumptions. We are also able to carry out 'stress-tests' on these scenario's, helping us explain potential risks to you and leading us to the outcome that is best for you. This allows us to plan smartly and thoroughly, making it easy to adapt to real-life events before, during and as they happen.

Technology is a great enabler but this does not mean a reduction in the importance of face-to-face meetings with our clients. Our business is built around personal interaction with our clients and this will continue well into the future.

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