

OUR FINANCIAL PLANNING SERVICES



We offer both an **Initial Financial Planning Service** and an **Ongoing Financial Planning Service**.

The key difference is that one is designed to be an assessment of your financial situation at a point in time and the other is designed to provide ongoing assurance that you remain on track to meet your goals.

The Initial Financial Planning Service involves the following stages:

THE INITIAL CONSULTATION STAGE

- Up to one hour, free and with no obligation
- Providing an explanation of how we work with our clients and the likely costs involved
- Briefly reviewing your current circumstances, your objectives, priorities and values
- Discussing and agreeing your risk profile
- Sharing ideas with you about possible options and next steps

Once you've agreed with our proposal, by signing a Fee Agreement, you'll proceed to the advice stage

THE ADVICE STAGE

- Reviewing your existing finances
- Conducting personalised research, report preparation and advice
- Preparing our written recommendations in a Suitability Report, including recommending whether you'd benefit from an ongoing review of your affairs
- Providing necessary supporting documentation

THE IMPLEMENTATION STAGE

- Providing of all the necessary paperwork
- Assisting with its completion
- Submitting applications to product/service providers and tracking the applications
- Confirming the final, agreed strategy to you
- Liaising with other professional advisers as required
- Where appropriate, agreeing to an annual review, via our Ongoing Financial Planning Service

See over the page for the features and benefits of the Ongoing Financial Planning Service.

To be read in conjunction with the brochure called 'Thoughtful Advice for a World of Difference'.

Castlefield Investment Partners LLP is authorised and regulated by the Financial Conduct Authority.

THE ONGOING FINANCIAL PLANNING SERVICE

As this is an ongoing service it will provide you with the comfort that our initial recommendations, implemented as the result of our Initial Financial Planning Service, will remain relevant to you over time.

Your financial plan can be amended and fine-tuned to match changes in your lifestyle or changes in investment markets or changes in your own attitude to what's most important to you.

We'll agree which investments and policies you'd like us to look after and then we'll review them with you regularly and recommend any changes we feel are necessary to keep you on track.

Where a new, more complex need arises, it's a simple matter for you to commission us to provide some further, discrete Initial Financial Planning, to ensure that ongoing financial plan remains intact.

FEATURE/BENEFIT

Annual valuation of your assets



Annual update of your circumstances and financial position



Annual review of your goals and objectives available by a one-to-one meeting with your Financial Planner, with a written report to follow



Implementation of changes agreed at review



Ongoing access to your Financial Planner & their team during business hours via secure portal, telephone or email



Access to your portfolio information via a secure client portal



Periodic newsletter and invitation to events of relevance to you



Able to benefit from us acting as your voice within the responsible & sustainable investment scene

