Affinity Finance
Independent Financial Advisors

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Financial Planning Advice…

AffinityFinance are **Independent Financial Advisors** who provide impartial and professional advice to every-day people from all walks of life. We are entirely self owned and always work in the best interests of our clients.

We are proud of the advice and service that we provide; and work hard to build trust and a lasting relationship with each and every client. Your financial success is ours too…

We'll work alongside you throughout our client focused **Advice Process**, and are confident that you will benefit from your spent time with us. We'll also do our best to make it a pleasant experience for you.

Helping Hand…

When it comes to making financial decisions, you want to know where you can find a reliable source of advice that will be there for as long as it's needed.

We provide **Financial Advice** that will work for you today, tomorrow, and always. It's a dynamic process which progresses all the time; and carefully tracks your ongoing priorities and preferences throughout your life, and into the next generation.

Independent Financial Adviser

T: 0330 999 0393
E: advice@affinityfinance.co.uk
www.affinityfinance.co.uk

Our Services…

We are happy to help you with any of the following financial matters, and to help you make the right decisions for the right reasons:

- ✓ **Investments**
  General Investment Accounts - Savings Plans
  ISA's - Child Trust Funds – Stocks & Shares

- ✓ **Pension Savings**
  Personal Pension Plans
  Self Invested Pension Plans

- ✓ **Pension Benefits**
  Pension Drawdown Plans
  Pension Annuities
  Equity Release Plans

- ✓ **Financial Protection**
  Life Insurance
  Health Insurance
  Income Protection Insurance

- ✓ **Estate Planning**
  Personal Wills – Family Trusts - Powers of Attorney

Let us help you start planning your financial future today…

Please feel free to **Contact Us** for further information or to arrange a meeting.
You can also visit us online at **www.affinityfinance.net.**

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PO Box 2096, Worthing, West Sussex BN12 9AS

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The Advice Process…

1. Working Together as Client & Adviser

- The initial stage is usually a short meeting to introduce ourselves, and to explain the benefits of us working together as client and adviser. We will provide you with our **Client Service Agreement** and ask you to return your acceptance of this to us in due course. We will also briefly identify your financial objectives, and assess how we can help you.

2. Understanding You and Your Financial Objectives

- The key element of this stage is to detail your current financial situation and your future objectives. Only when we fully understand you in this way can we advise you correctly. We will ask you to complete a short form called a **Client Fact File** which tells us most of what we need to know about you.

  If you are an Investment/Pension Client we will also ask you to complete an **Investment Profiler** to help assess your attitude towards **Investment Risk & Reward**. We need all of this information before we can begin to help and advise you.

3. Financial Advice

- This begins as a behind the scenes task, and may require further communication between us to finalise all necessary information. Here we do all the work required to put together the most appropriate plans for you. We will then present our **Generic Advice** to you, and summarise it in a **Financial Planning Report**, to ensure that you fully understand our proposals before moving on to the next stage.

4. Recommended Solutions

- We can now carry out our independent research and analysis to turn our Generic Advice into **Specified Recommendations**. This too is a considerable task and may take some time to complete. Again we will present this to you in person, and summarise it in your **Financial Planning Report**, to ensure that you fully understand the proposed arrangements.

  Your understanding and commitment to what we do for you is vital to its ongoing success.

5. Application Procedures

- If you are happy with our Advice and Recommendations, we will move on to implementing these solutions. We'll give you all the help you need to complete the Application procedures, much of which is now implemented online; and will ensure that this is carried out correctly.

6. Ongoing Maintenance

- We will also invite you to join an appropriate **Client Service Plan,** to monitor and maintain the ongoing achievement and suitability of your financial arrangements with us. This is entirely optional, but provides valuable long term benefits. Our help is always available to you; and we encourage you to maintain regular contact with us.
- If you are happy with the work we have done for you, we would be glad to help other people that you know, in a similar way. Please feel free to refer us on this basis.

7. Cost of Service

- We work on a **Client Fee** basis; and will always agree our **Cost of Service** with you before beginning any chargeable work on your behalf. You will then have the choice of settling our Fees either directly by **Invoice**, or indirectly via the **Accounts & Policies** that we manage for you.
- Our **Investment/Pension Fees** are just **1%** of the ongoing **Capital Value** of whatever we manage for you; and our **Service Fees** for all other work are **£55** per **Hour**. We believe you will find these costs to be worthwhile, competitive, and straight forward.

8. Professional Credentials

- We are authorised by the **Financial Conduct Authority**, and have adopted their '*Treating Customers Fairly'* policy as an integral part of our business philosophy. We work hard to look after your best interests at all times. Please feel free to tell us how we are doing.
- We are members of the **Personal Finance Society (Chartered Insurance Institute)**, and adhere to their professional and ethical standards. We will always conduct are dealings with you in a forthright manner; and would very much appreciate you doing the same with us.
- We subscribe to the **Financial Services Compensation Scheme** for your protection; and are licensed under the **Data Protection Act** for your security.