

A close-up photograph of a person's hands cleaning a car's headlight. The person is wearing a dark red long-sleeved shirt. They are using a light blue microfiber cloth to wipe the clear plastic lens of the headlight. The headlight is highly reflective, showing the surrounding environment. The background is slightly blurred, showing a blue car and a white building. The overall scene is bright and sunny.

ABOUT OUR ONGOING SERVICES

Looking after your needs


INTRINSIC

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INTRODUCTION

How can we help you?

The purpose of this document is to:

Remind you of the services we provide across your entire financial life.

Help you decide the most appropriate style and frequency of our ongoing relationship.

Reassure you about how we are regulated, and what security and peace of mind you can expect to receive.

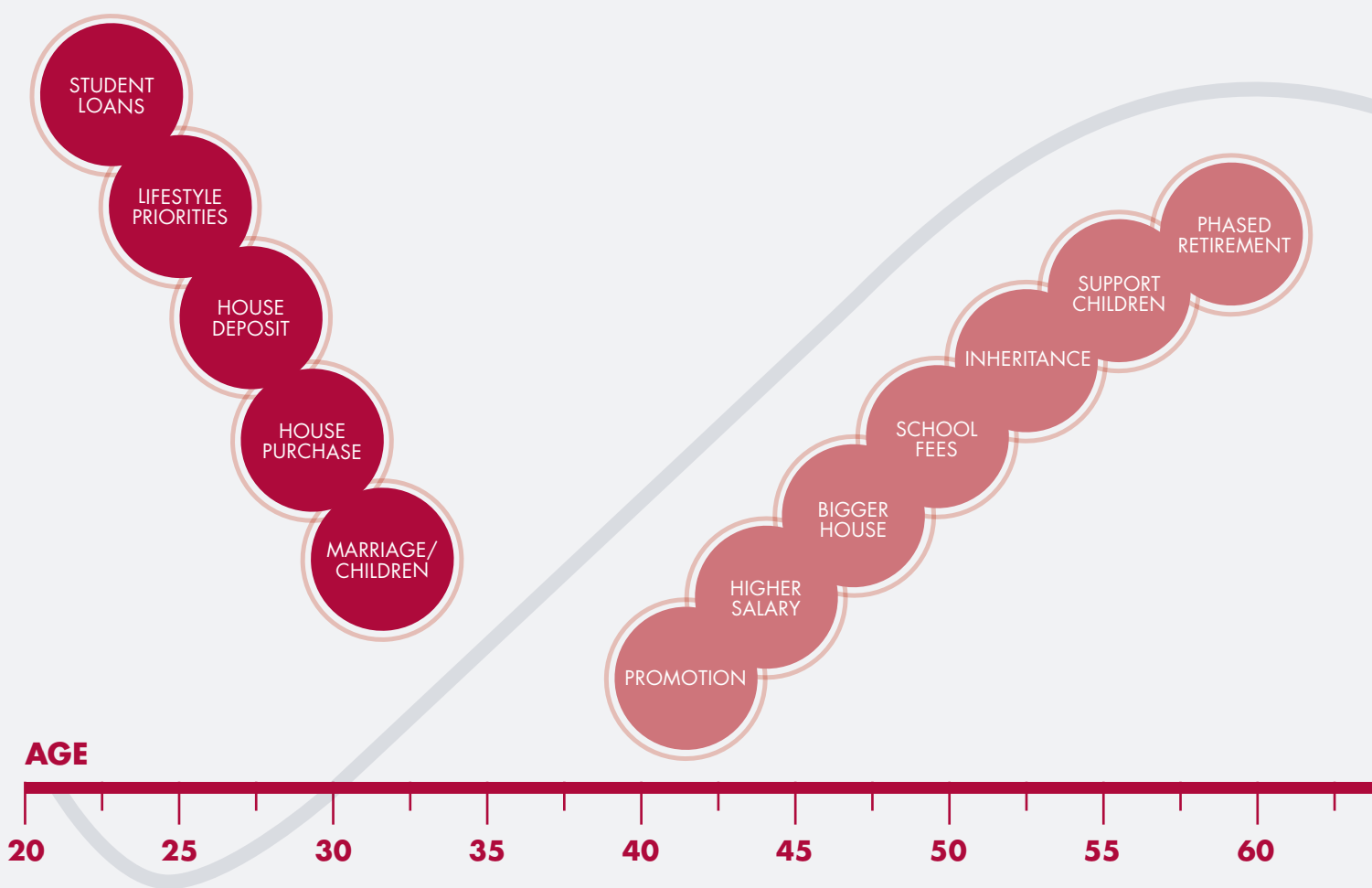
WE AIM TO DO THIS BY REMINDING YOU OF:

- The areas in which we can advise you
- The value we add to you now and in the future
- Our choice of review services
- What you can expect from a review
- The marketplace we will visit in order to deliver our advice, research and recommendations
- The security, protection and peace of mind you can expect.



YOUR FINANCIAL LIFE STAGE

Your financial life stage may help you decide what YOU want us to focus on when we review.



WEALTH MANAGEMENT

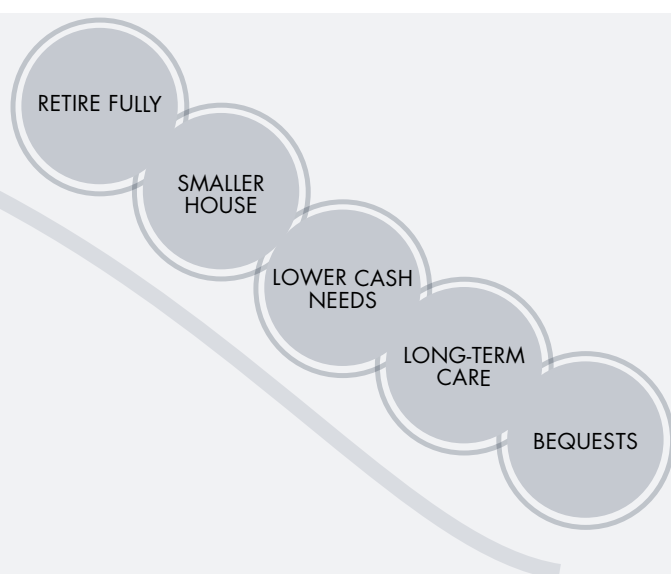
Savings, investments, tax planning, retirement planning

PERSONAL & BUSINESS PROTECTION

Life cover, critical illness cover, income protection cover, business cover

RETIREMENT PLANNING

Pension funds, personal funds, company or trustees funds



PROTECTING WEALTH

Protecting you and your family's standard of living against the unexpected.

PROPERTY WEALTH

Ensuring the best arrangements for your home, second home, buy-to-let or commercial properties.

MANAGING WEALTH

Making the most of tax-efficient investment opportunities so that money is available when you want to spend it.

CREATING WEALTH

Ensuring you maximise your standard of living for when you do not want to work so hard.

BUSINESS WEALTH

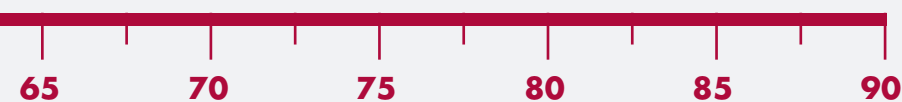
Helping small and medium-sized enterprises to grow and become more profitable.

PRESERVING WEALTH

Preserving the value of your estate for the benefit of your family.

RETAINING WEALTH

Retaining more of your hard-earned money legally and ethically.



WEALTH PRESERVATION

Estate planning, succession planning, trusts, key business person

THE VALUE THAT WE ADD

When deciding the fees we charge for advice we want to be sure you receive value for money and that the solutions we recommend are likely to deliver your objectives.

As an example of the value of advice, research* shows that the average UK income in retirement is £18,000 per annum. However, the average for those who set goals working with a financial adviser is £24,175. Put another way, by not working with a financial adviser, a client can potentially lose out on an extra 41% or as much as £147,147 over the course of a 21-year retirement.

Besides providing leading-edge investment and insurance solutions, our clients tell us that we add value to them at a review by:

- Checking how any personal changes in income or capital wealth may impact their current provisions or tax situation
- Making sure they get back money they may be entitled to, such as tax relief on pension contributions
- Using their existing plans first before starting a new plan
- Rebalancing their assets so they're always comfortable with the risk they take when investing, while ensuring they don't miss out on potentially better returns
- Explaining in simple terms how welfare or taxation changes may affect them
- Reassuring them they are not taking unnecessary risk with their investments
- Reminding them so that they don't miss out on valuable allowances such as ISAs
- Structuring their investments in such a way that they don't pay unnecessary tax.

*Source: Retirement Income Uncovered - The New Normal 2016

A TYPICAL REVIEW FRAMEWORK

We understand each of our clients is an individual and no two reviews are ever the same.

We want you to feel empowered to shape your review purely on your personal priorities.

If anything arises that we feel you could benefit from we will raise it at your review.

An example review framework may look like this:



- What topics would you like to focus on today?
- An update of your personal circumstances and a review of your goals and objectives
- Reassessment of your attitude to investment risk and return, and market sectors (asset allocation)
- A review of your investment holdings and performance
- Valuations and investment commentary
- Where appropriate, we will make recommendations to keep your plans on track with your objectives
- Our personal check of how any changes to legislation or taxation may impact you.

WE WANT YOU TO FEEL EMPOWERED TO SHAPE YOUR REVIEW PURELY ON YOUR PERSONAL PRIORITIES.



FINANCIAL PARTNERS FOR LIFE

You do not have to choose an ongoing service with us, although we believe you should review your plans regularly.

You decide the level of service you need and how often you need it. We will confirm this to you in writing, explain the fees involved and how and when you need to pay them.

Most of our clients like to review their plans once a year to make sure they're still on track to meet their goals.

Reviewing your plans frequently means you don't miss out on any of your allowances and you find out if you are affected by any changes in legislation or taxation.

What will the service provide?

THERE ARE 3 KEY ELEMENTS:

1. Keeping you informed:

We will only send you information which we feel is useful to you

2. Valuation milestone:

A milestone check ensures your plans are still on track to achieve your goals

3. Personal safety net:

This ensures that your income and assets are not affected by changes in taxation or legislation.

We will confirm your options for review in our Terms Of Business and Authority To Proceed documents.

THREE CORE SERVICE LEVELS FOR YOU TO CHOOSE FROM

We pride ourselves on treating our clients as individuals. They have told us they prefer a choice of service:



SERVICE LEVEL	OUR HIGH TOUCH SERVICE	OUR STANDARD TOUCH SERVICE	OUR LIGHTER TOUCH SERVICE
Keeping you informed	YES	YES	YES
Valuation milestone	YES	YES	YES
Personal safety net review Once a year – with the option of doing this via phone or Skype	YES	YES	YES
Personal safety net review Once a year – face-to-face	YES	YES	NO
Personal safety net review – Twice a year – face-to-face	YES	NO	NO

YOUR PEACE OF MIND & PROTECTION

A reminder...

WE PROVIDE INDEPENDENT ADVICE

- After we have assessed your needs, we will advise and make recommendations for you
 - Our recommendations will be made on a comprehensive and fair analysis of the market.
-

We subscribe to, and abide by, a number of laws and regulations that exist for your protection, confidentiality, and security. These include:

- Financial crime – we support the Proceeds of Crime Act and all efforts to eliminate money laundering
- Terms of Business – please read this separate document as it provides more information on our fees and services
- Other interests – we pride ourselves on being impartial. To avoid doubt, we tell you if any conflicts of interest exist
- VAT – we provide an intermediation service which means no VAT is payable, but there may be times when it is
- Loans and ownership – we want you to know who owns us
- Client money – we never handle client cash.

You can find more information in our Terms of Business document, which you should read with this guide.

If you are unhappy with our service

If you have a complaint about your adviser, or any financial advice you have received from your adviser, please contact us:

Complaints Department, Intrinsic Financial Services Limited,
Wiltshire Court, Farnsby Street, Swindon. SN1 5AH
(or phone 01793 647400).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.



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