

Client Care Proposition

Advice is perishable, even if it appears to be the best possible advice at the time it is given; its value will be eroded over time as a result of changes to personal circumstances, legislation, tax law and investment markets. Our Client Care Proposition allows us to continually ensure that your affairs are in order based on the personal financial and legislative conditions at the time.

Our Client Care Proposition offers members reasonable unlimited access to our advisors with no obligation to buy any financial product or service and covers advice in the following areas:-

Asset Management

Investment planning is now more of a science, rather than an art. Technology, ever-increasing investment opportunities and stricter regulation have all encouraged the more scientific approach. But has your investment strategy kept pace? We can help with your investment planning and asset allocation in several ways including obtaining up-to-date valuations, acquisition dates and initial outlay for your existing investments, including pension plans and any investment-linked life assurance. This gives a clear picture of your starting point and recommend appropriate asset allocations, fund and platform providers, drawing on our extensive market knowledge.

Estate Planning

For many people, estate planning is pushed to the bottom of the 'do later' list, like tax returns. Estate planning is also a subject that requires you to contemplate your own demise and none of us expect to pass away tomorrow, so deferral easily sets in. However, before then there is always the possibility that death will come suddenly, through an accident or previously unnoticed medical condition. We can help with your estate planning and inheritance tax planning in several ways

Financial Planning

Financial planning addresses a wide range of issues. A financial planner can help you with such issues as: investing a lump sum, deciding how much you need to save in order to retire comfortably, estate planning and saving inheritance tax, dividing up pension entitlements on a divorce or separation, getting the right types and amounts of life and health insurance, planning to pay school or university fees and providing a general financial health check.

We can arrange ISA and pension contributions free of our normal implementation charges and offer discounted implementation fees on other financial products. We will also offer discounted fees on our bespoke financial planning reports.

Retirement Planning

There comes a time when you stop working for your money and put your money to work for you. For most people, that is retirement. The decisions you make then could have repercussions for the rest of your life, and recently there have been some major changes to the choices you can make with your pensions. Your retirement could turn out to last considerably longer than you think.

Preparing for your retirement is complicated, with many different things to take into account. We can help you with your planning by advising on existing retirement benefit options from state, occupational and personal schemes including pension transfer and opt out situations.

Tax Planning

The taxation of investments has never been a simple matter. In recent years it has become more complex as successive governments have chosen to tax different sources of investment income in different ways, mostly with the aim of adding to the Exchequer's coffers. On top of this, the whole tax system has grown increasingly elaborate, thanks to revenue raising tweaks such the taxation of child benefit and the reform of dividend taxation.

We can help with your investment tax planning in several ways including selecting the most appropriate tax 'wrapper' for your chosen investments, advising you on the most effective tax strategies for drawing income and/ or capital from your holdings, assisting you in calculations for your tax return and keeping you up to date with the opportunities and dangers created by the inevitable changes to investment tax legislation.

Review meetings

The fee for the AM&A Client Care Proposition covers review meetings at a frequency chosen by you, conducted on a one to one basis, complimented by a comprehensive meeting summary letter.

Asset & Policy Review

We will provide you with an optional detailed summary of all of your existing assets, protection, savings and investment and pension policies.

Second Opinion Service

Our Second Opinion Service is an obligation-free review of your existing investments and a detailed analysis of whether they will provide you with the best opportunity of investment success. We start by understanding your objectives and time horizon.

We look at the level of risk you need to take to achieve your required returns, as well as the level of risk you are comfortable taking. Then we undertake a detailed analysis of your existing investments and present you with a report that considers:

- Risk-adjusted performance
- Cost effectiveness
- Liquidity and structure
- Diversification (by asset class, geography and security)
- Risk and volatility
- Correlation to your accepted risk appetite
- Exposure to 'unsuitable' investments

AM&A Client Care Proposition Menu

Service Level	Gold	Platinum	Premier
Review meeting and summary letter	Annual	6 Monthly	Quarterly
Telephone and email access to advisor	✓	✓	✓
Free ISA & Pension Implementation fees	✓	✓	✓
Discounted implementation fees	✓	✓	✓
Discounted report fees	✓	✓	✓
AM&A Monthly Newsletter	✓	✓	✓
AM&A Budget Summary	✓	✓	✓
AM&A End of Year Tax Planning Report	✓	✓	✓
AM&A Key Facts Updates	✓	✓	✓
Asset valuation annual	Option	✓	✓
Asset valuation 6 monthly (optional)	Option	Option	✓
Asset valuation quarterly (optional)	Option	Option	✓
2 nd Opinion portfolio reports	On request	On request	On request

Please contact us for our up to date Client Care Proposition Fee structure.

The value of your investment can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance. Investing in shares should be regarded as a long-term investment and should fit in with your overall attitude to risk and financial circumstances. The value of tax reliefs depends on your individual circumstances. Tax laws can change. The Financial Conduct Authority does not regulate tax advice.

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