



Service Proposition



Simple Solutions Financial Management Ltd
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Simple Solutions Financial Management Ltd is authorised and regulated by the Financial Services Authority. We are entered on the FSA Register under Ref no 511977 Registered in England & Wales. Company Reg. No 6920858

Clients of Simple Solutions will receive:

- ▶ **A bespoke plan designed to meet your short, medium and long-term goals.**

This gives you peace of mind knowing that you have direction. It becomes specific, visual and measurable rather than just an unfocused target. It creates good habits. It also allows you to understand what the impact will be on your other finances.

- ▶ **A personal investment portfolio selected to match your attitude to risk.**

You will have peace of mind knowing that you are not taking risks that are outwith your comfort zone.

- ▶ **Regular face to face reviews to discuss your plan to ensure that it is still on track or to amend it if your circumstances change. These reviews can be quarterly, half yearly, annually or ad hoc as your needs dictate.**

This provides you with a feeling of security knowing that your goals are on track. You will also know that future changes in your life, for example a change of job, an inheritance or redundancy can be incorporated into your plan quickly.

- ▶ **You will have access to an adviser by telephone or email at any time.**

This means that if an issue arises that gives you concern, for example, an increase in interest rates, you can contact us to discuss the impact it will have on you. You will quickly get peace of mind.

- ▶ **Constant portfolio management to ensure your selected funds are performing as they should be.**

You will have peace of mind knowing that if a fund underperforms then changes can be made quickly or, if a different fund becomes available that would improve the portfolio then it can be added quickly.

- ▶ **Regular rebalancing of your portfolio to ensure that it remains within your risk profile.**

This means that your portfolio always remains within your risk profile. For example, if you should have 3% of your portfolio in emerging markets but, because of good performance, that increases the fund to 6% of your overall portfolio, then this could take you out of your risk profile. It is therefore important that this is adjusted accordingly.

Clients of Simple Solutions will receive: (Cont...)

- ▶ **You will have access to your own secure webpage where you will be able to obtain real time valuations of your funds. You can also communicate with us electronically in a secure environment using your personal webpage.**

This provides peace of mind knowing that you can easily find out the value of your portfolio at any time. You can also see details of all your assets on one screen.

You can also communicate with us in a secure manner.

- ▶ **Periodic communications updating you of changes that may affect your plans together with our recommendations about any necessary action that may be needed, for example, legislation affecting retirement options.**

This means that you do not need to worry about how changes that you may not understand will impact on your financial plans

- ▶ **Communications about new products or opportunities that may be of interest to you.**

You will have peace of mind knowing that new opportunities that may benefit your plans will be brought to your attention.