

# FIND PEACE OF MIND

Personal Finance  
for the Life you Desire



"A professional yet friendly service,  
helping us to achieve our dreams.  
Excellent!"

Welcome Pack

A fresh approach to financial planning.  
We work with you to design and deliver  
the lifestyle you desire.

## What we Do



At Find Peace of Mind we work with individuals, couples and families to design and deliver desired lifestyles. As experienced financial planners, we have the technical expertise and insights you would expect, but more than that we help you to think differently. We connect your personal finances with what you truly value.

## Why we Do It

Find Peace of Mind was founded in 2005 by Emily Macpherson, a dissatisfied client of the financial services industry. Left feeling confused and 'sold to', Emily chose to re-train as a financial planner, determined to cut through jargon and complexity to deliver a service that has a positive and meaningful impact on people's lives.



## We Believe That....

- Done right, financial planning can be an enlightening and empowering process.
- It is not about making the most money, it's about thinking beyond money and structuring your finances to live the life you desire.
- Financial planning is about outcomes, not products.
- We can make the world a happier place.

## Our Services



We have developed a range of unique services to support you and your loved ones at different life stages.

We provide independent advice, and place no restrictions on the solutions that form part of our personal recommendations to you. We are directly authorised by the Financial Conduct Authority (FCA) our FCA number is 510117.

## Property Finance Service



Buying or re-financing property is about more than just finding the best mortgage deal. We support you by:

- Assessing your options and optimising your overall strategy.
- Assessing and minimising costs.
- Identifying and avoiding pitfalls
- Submitting applications and liaising with mortgage companies and other third parties on your behalf.
- Acting as a trusted adviser throughout.

## Retirement Planning Service



Supporting individuals and couples looking to retire within the next ten years to achieve clarity and peace of mind. We help you:

- Make sense of existing pensions and other assets and how they can be structured to meet your needs over time.
- Identify if you have 'enough' and when you can retire.
- Navigate complexity and jargon.
- Dispel fears over making the wrong choices.

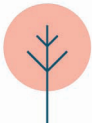
## Later Life Planning Service



Our later life planning service focuses on the needs of those managing personal finances at this potentially complex stage. Often those utilising this service are acting as an attorney for a friend or loved one. We can help you to:

- Achieve clarity and order over personal finances.
- Release equity from property.
- Re-structure finances to meet care costs.
- Navigate complexity and jargon.

# The Find Peace of Mind Journey



1) Delivered by a fully-qualified adviser without charge or commitment, your **Discovery Session** enables you to:

- Share your requirements, goals & objectives.
- Discuss any questions or concerns.
- Discover tools & frameworks to support you.
- Learn more about how we can help.

Discovery Session

Requirement Summary

2) Following your Discovery Session we will provide you with a **Requirement Summary** document which will:

- Provide an overview of your financial position.
- Define the purpose and structure of the work to be undertaken
- Clarify the desired outcomes.
- Confirm our fee.

3) If you instruct us to proceed, we will get to work, drawing on our knowledge and experience to **research and analyse** your options. We are qualified to advise on the full range of solutions including investments, pensions, first and second charge mortgages, equity release and insurance, and have a range of specialist tools at our disposal.

Research & Analysis

Strategy Session

4) We will discuss and refine your options with you, until we arrive at an agreed **strategy** for your achieving your objectives.

5) Your strategy will be documented in your **Report** and action plan.

Report & Action Plan

6) We will work with you to **implement** all recommended actions. Should financial products be required we provide you with independent advice and a personal recommendation.

We submit applications on your behalf and liaise with product providers and third parties to make the process as stress free as possible.

Implementation

# Ongoing Service Options

Our aim is to be your trusted adviser over the long term. As well as supporting you with specific projects over time, we offer a range of ongoing service arrangements designed to ensure your personal finances are in the best possible shape, and positioned appropriately for the future, taking the ever changing financial, economic and legislative environment in to account. Our ongoing service solutions include:

## Investment & Pension Management

For clients with stocks and shares based investments we provide:

Proactive monitoring of your pension and investment accounts to ensure you are on track to meet your goals as quickly as possible.

Regular (typically six-monthly) written investment reviews providing up to date pension/investment valuations, fund updates and tax planning suggestions.

Access to an award winning range of investment solutions, including a range of responsibly managed portfolios designed to deliver on your financial objectives, while also having a positive impact on the world.

- Unlimited administrative support, dealing with pension/investment providers on your behalf with any queries or adjustments.

## Wider Reviews

Many of our clients like to sit down with us on a regular basis to ensure we are fully up to speed with changing incomes, outgoings, and lifestyle plans. This means we are better placed to identify opportunities and provide appropriate support should unexpected events occur. Reviews might take place quarterly, annually or less frequently and we offer individual servicing arrangements to suit.

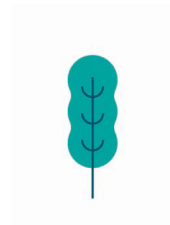
# Privacy Policy & Data Security

In order to deliver our services we will need to gather and store detailed information about your personal and financial circumstances, preferences and objectives. We take your privacy very seriously and are committed to protecting it. We hold your personal information securely and will only ever pass it on, with your consent, for the purpose of completing tasks and providing services you have requested of us. When we use third parties, we disclose only the personal information that is necessary to deliver the required service. We will never sell your data.

All our telephone calls are securely recorded for compliance purposes.

Our full Privacy Policy please visit [www.findpeaceofmind.co.uk/privacypolicy](http://www.findpeaceofmind.co.uk/privacypolicy).

# Service Fees



Our charges are designed to be fair and transparent, they reflect the fact that our service is advice-focused rather than sales-driven.

All our services include an initial **Discovery Session** without charge or commitment. Following that session you will receive a **Requirement Summary** document confirming the fees applicable to your specific project before you commit. We have included a menu of typical fees for our different services below.



## Initial Advice & Specific Projects

We charge fixed fees for delivering advice, not for selling products. Advice will be usually delivered over a number of months and may involve the use of tools such as 'cash flow modelling' to provide a visual representation of your financial future. We also offer a 100% satisfaction guarantee.

Service Description	Typical Fee	Payment Structure
Retirement Planning	£3,995	25% on Requirement Summary acceptance 25% when Report and Action Plan is agreed
Later Life Planning	£3,795	50% when initial actions have been implemented

If investment, pension, insurance or long-term care products are recommended as part of our Retirement Planning or Later Life Planning Service, these products will be implemented as part of the service. We do not receive additional remuneration for putting these products in place and we make no additional charge to you.

**Insurance (Protection) Service:** Commission is usually factored in to the standard cost of insurance contracts. When we provide insurance advice we will confirm the amount of commission available when we issue quotes. If a wider project is being undertaken, insurance advice is included as part of that service and commission can either be rebated back in to the policy (thus reducing your insurance premium) or used to offset our fee depending on your preference.



## Property Finance Advice

Where your primary objective is property related, time can be of the essence and advice tends to be more focused. We will conduct initial research and provide you with details of options without charge or commitment. If you decide to proceed with our advice, the following fees apply:

**Application Fee:** An application fee of £295 is payable when you instruct us to submit a mortgage/loan application on your behalf. This fee is non-refundable.

**Completion Fee:** A completion fee is payable when your mortgage/loan advance completes. The nature of the transaction will determine the level of the fee:

- Residential/Buy to Let Property Purchase or Re-mortgage: £250
- Product Transfer: from £0 to £250 depending on whether the lender payment (see below) meets our minimum £250 fee.
- Equity Release/Lifetime Mortgage: £795
- Commercial/Bridging/Development Finance: £295

No completion fee will be charged if your mortgage/loan does not complete.

**Lender Payment:** We may receive a payment from the your lender if your mortgage/loan completes. This lender payment is typically a percentage of the loan amount a. Example: a standard mortgage lender might pay a lender fee of 0.35%, which would be £350 on a £100,000 mortgage.



## Ongoing Service

Our ongoing service is tailored to your individual needs, so the cost of advice will vary accordingly. Ongoing servicing arrangements can be cancelled at any time if you do not feel they are adding value.

### Investment & Pension Management:

Our fee for investment and pension management is 0.5% of the value of your investment each year (minimum fee of £495 applies). Our fee is usually facilitated by your pension/investment provider and paid directly from your investment.

### Wider Reviews and Bespoke Arrangements

Where you do not have funds invested, or where significant additional work is required, a separate fee arrangement may be required. As an example, an annual review service would typically cost £995 (£83 per month),

# What our Clients Say



"Thank you for all your help and hard work, I don't know what we would do without you"

"Exceptionally friendly, efficient service"

"Very helpful, easy to contact, good service"

"Always very helpful and informed. Have recommended to friends and family and will always use myself "

"Very helpful and understanding. Thank you"

"I felt in such safe hands throughout the process and any stress I felt initially evaporated due to your consistency, approachability, attention to detail and diligence from day one. Thank you so much "

"Would have lost everything that mattered without your help"

"You have been our calm in a crazy stressful storm, and for that we are eternally grateful. Thank you so much for all your kind help. We have already recommended you to a couple of friends"

## Contact Us

- Telephone: 01749 676625
- E-mail: [discovery@findpeaceofmind.co.uk](mailto:discovery@findpeaceofmind.co.uk)
- Web: [www.findpeaceofmind.co.uk](http://www.findpeaceofmind.co.uk)
- Post: Glenmoor, Pitney, Langport, TA10 9AU (registered address)

We offer online and telephone meetings, as well as face to face appointments, in your own home or at a location of your choice (within a reasonable distance of our offices) to discuss your requirements in more detail.

