

FIND PEACE OF MIND

Personal Finance
for the Life you Desire



Life doesn't stand still. Our objective is to be your trusted adviser for life (and beyond!). Our ongoing service is delivered by a small team of real people, who take the time to get to know you, your motivations, and ambitions so that we can ensure your personal finances are optimally structured to support you in living the life you desire.

We are on hand to act as a sounding board, administer your plans and policies, liaise with product providers on your behalf, assist with decision making, and deliver the personalised advice you require, as and when it is needed.





What's Included – Financial Planning Activities

Financial Planning activities focus on the bigger picture - structuring your finances to deliver your desired lifestyle and achieve your goals.

Annual Check-In

We meet at least once a year, face to face or online, to review your income, outgoings, assets and goals, so we can spot opportunities and help you make better decisions.

Decision Making Support

Life does not follow a schedule. Whenever you have a question, a decision to make, or simply need a sounding board, we are here by phone, email or video.

Cash Flow Reviews

We revisit your financial projections to check you are still on track and update your plan whenever your circumstances change.

Inheritance Tax Planning

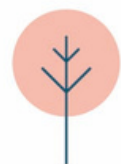
We review your estate and help you understand any IHT liability, discussing practical steps to protect what you have built for the people you love.

Everything in Order

We make sure your wishes are documented and organised, reviewing beneficiary nominations, summarising your policies, and flagging anything that may need attention.

Identifying Opportunities

We continuously monitor markets, providers and financial news on your behalf, so we can spot opportunities relevant to your circumstances and act on them quickly when they arise.



What's Included – Investment Management Activities

Investment management activities focus on the specifics - how your invested money is monitored, managed and kept on track.

Annual Report

We provide a written summary of your portfolio, including a full valuation and a clear account of activity during the year.

Contribution Reviews

We review the scope for additional contributions to your pensions and investments, taking your circumstances and any changes to allowances into account.

Income Reviews

Where you are drawing regular income from your pensions and investments, we regularly review it to check it is tax-efficient and sustainable, recommending adjustments where they would benefit you.

Investment Administration

We liaise directly with providers to arrange any changes to your arrangements, from paperwork to policy amendments. It's one less thing on your plate, handled quietly in the background.

Professionally Managed Portfolios

We conduct detailed due-diligence in to the vast array of investment solutions and provide access to carefully selected portfolios managed on your behalf to your agreed strategy.

Tax Allowance Planning

We assess options for making the most of your tax allowances each year, and summarise tax information clearly for easy reporting.

Ongoing Service Fees

We work with a limited number of clients to ensure every individual receives the time, attention and quality of advice they deserve. This deliberate approach means we can genuinely get to know you, your goals and your circumstances — and be there when it matters most.

We don't set a minimum level of assets to work with us — it is the relationship and the outcomes that matter to us, not the size of your portfolio.

Annual Ongoing Service Subscription

An annual subscription to the FPoM Ongoing Service includes all the financial planning and investment management activities described in this guide. We charge a % based fee for investments we manage on your behalf each year:

- 1% on assets up to £800,000
- 0.75% on assets between £800,000 and £2,000,000
- 0.50% on assets above £2,000,000

Where we do not manage investments on your behalf, or where the percentage-based fee is below £1,995, a minimum annual fee of £1,995 applies.

Contact Us

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- **Web:** www.findpeaceofmind.co.uk
- **Post:** Glenmoor, Pitney, Langport, TA10 9AU (registered address)

"Thank you for all your help — I don't know what we would do without you"

Additional Services

Sometimes you will need advice that falls outside the scope of the FPoM Ongoing Service — a new mortgage, a pension transfer, or a first step into retirement income. We will always let you know upfront and provide a clear summary of the work and fee before any cost is incurred. As an existing client, you will benefit from a reduced rate reflecting the time we save by already knowing your circumstances. Examples of services subject to additional charges:

- Pension and investment transfers (not already managed by us)
- New pension or investment set-up
- Retirement income strategy, including annuity or flexible drawdown
- Mortgage and equity release advice
- Protection and insurance applications
- One-off pension or investment contributions from cash