



FINANCIAL PLANNING...OUR APPROACH

GETTING TO KNOW YOU; UNDERSTANDING YOUR GOALS

We take time to understand your situation and aspirations. Typically this includes an initial telephone conversation and subsequent face to face meeting, during which we will also verify your identity and clearly explain how we charge for our services.

This stage of the process is entirely at our expense and with no obligation.



CREATING YOUR BESPOKE FINANCIAL PLAN

We'll gather information from you and your current providers about your financial situation and create a 'Your Information' document. We will utilise this information combined with your objectives to create a bespoke *Initial Strategic Review*.

This document provides our recommendations for your next steps.



IMPLEMENTING YOUR PLAN

Following your instruction, the Culverhouse & Co team carry out the recommendations in the *Initial Strategic Review*. For example establishing or switching a pension, or helping your savings to work harder for you.



KEEPING AN EYE ON THINGS

Most clients require us to closely monitor their investments on an ongoing basis. You can log in to our secure online *Personal Finance Portal* that allows you to see your full financial picture 24/7.

Our ongoing reviews are typically carried out every six months and ensure your investments remain appropriate and in line with your risk profile.

As well as formal monitoring we pride ourselves on always being at the end of the phone to talk with you about your financial plan, should you wish to do so.

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