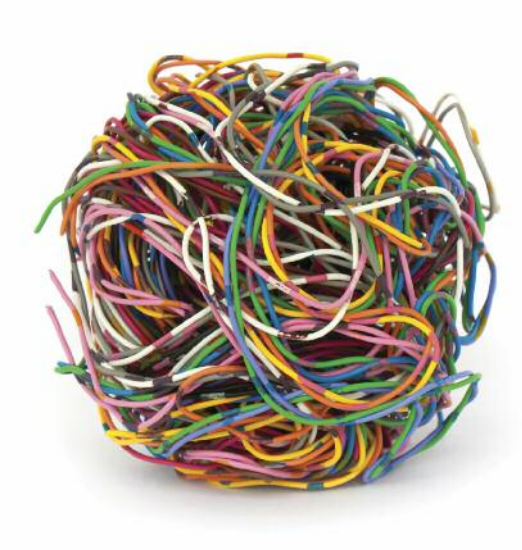
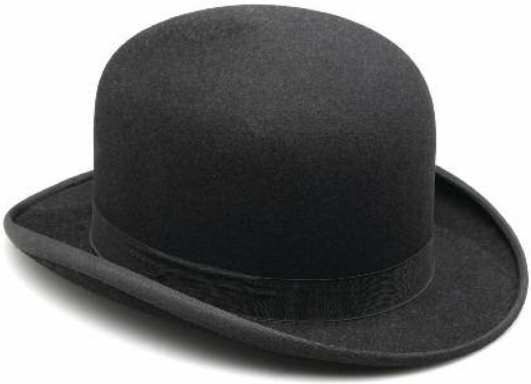
Financial planning: *Does it have to be so complicated?*



Financial planning:
Explained in plain english



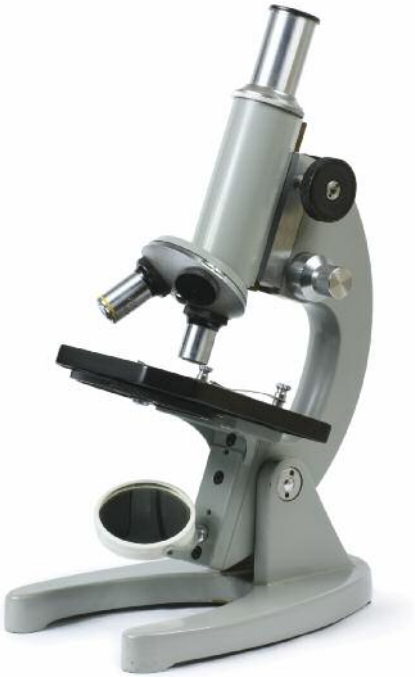
Wouldn't it be great if you could talk to someone about your personal finances and not end up with a pounding headache? Wouldn't it be great if the fog of jargon cleared and your financial options all came into focus, so you could look at them, understand them and feel good about your decisions?

We think so.

In fact, we believe that plotting your financial future should be simple, straightforward and stress-free. Talk to us and, dare we say it, financial planning might just turn out to be enjoyable.

In-depth understanding:

Life changes constantly, it's an ever-changing, complex world we live in. And since unpredictable things can happen – both inside and outside of your own circumstances – you need the very best financial expertise from the very best people.



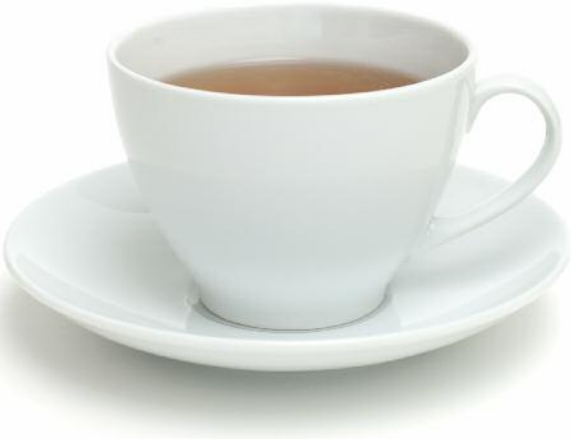
Planning your financial future is a disciplined process. Today, more than ever, it requires an in-depth understanding of the economy and the investment market, and of legislation and regulation, and it demands an ethical approach. We offer all of this as part of our service: you'd expect nothing less.

We believe successful financial planning enables you to take control of your finances, helping you to achieve the things you want from life. We'll even help you to plan for some of the unexpected things life might throw at you.

In an uncertain world, it's good to know you're in expert, caring hands.

We listen:

One of the most important things we do for our clients is to listen. Only by getting to know you; your ambitions, your concerns, can we truly help you to achieve the things you want from life.

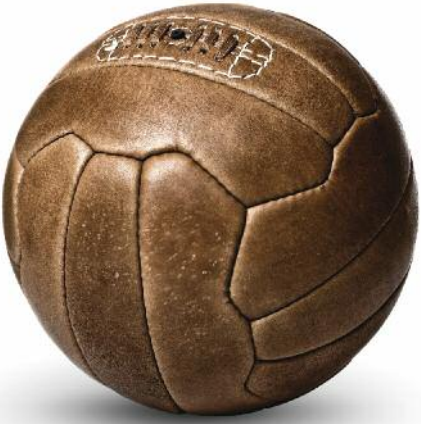


We'll work closely with you to discover what you want out of life and what you want your money to do for you. Perhaps you want to set aside money for your child's education, or to care for an ageing parent; you might want to start a business, pay for a wedding, or take that round-the-world trip. Or maybe you simply want to grow and protect your wealth.

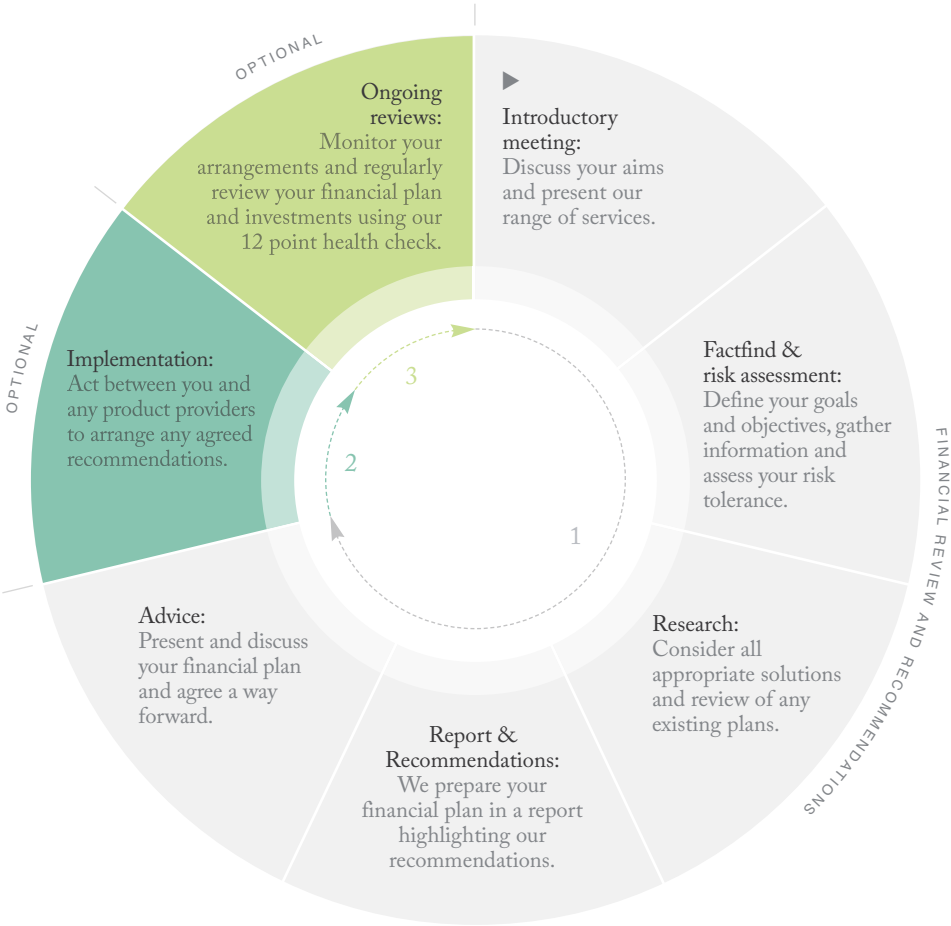
We'll help you to optimise the amount of tax you pay; ensure a healthy income for an independent retirement; and plan your estate so that you can efficiently pass on your assets to the next generation.

Designed to achieve your goals:

Our philosophy is quite simply to allow you to make your own informed decisions. We will work closely with you to identify your goals, and then use our expertise to show you ways in which you can achieve them.



We follow a comprehensive financial planning process to ensure we always provide the best advice.



Looking after your financial health:

Our two levels of service have been designed to suit two distinct requirements.

1. Optimum

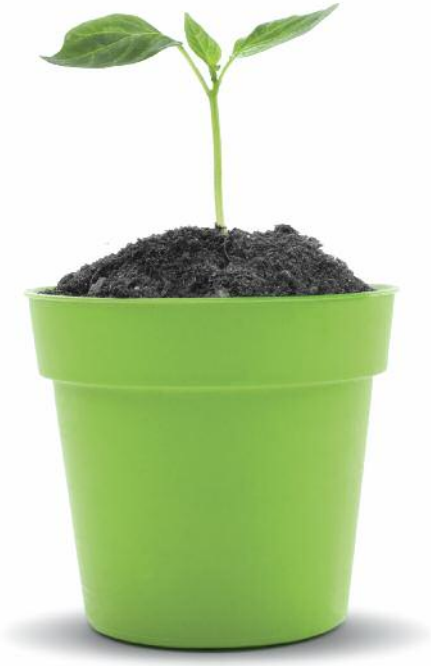
Optimum is a comprehensive financial planning and wealth building service created specifically for clients who fully appreciate the significant benefits that forming a long-term relationship with us will bring. As your circumstances evolve over time we regularly monitor and update your plan to reflect these changes, helping you to remain on track. We do this through regular review meetings which include our 12 point financial health check.

2. Advisory

This is an 'advice only' service designed for clients with a specific requirement in mind. Having discussed your needs, we will provide a specific report outlining our advice and the recommended solutions appropriate for your circumstances. We will implement any of our recommendations at your request and ensure that everything is set up to your satisfaction.

Everything we do is built on trust:

We commit to building strong, long-term relationships – and the best relationships are based on mutual understanding and open communication. We'll do our best for you. It really is as simple as that.

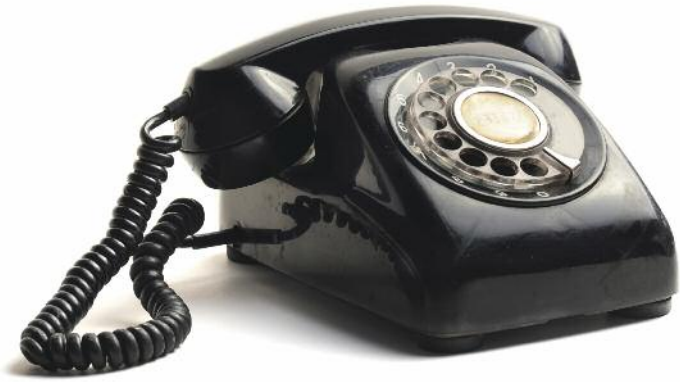


We'll communicate with you regularly and clearly, putting all the information we provide into context and clarifying what it means for your plan. We'll be transparent about our pricing and any actions we take on your behalf. And we're always available should you have any concerns or queries.

You'll need to complete some exercises with us, and occasionally fill in some forms, but we'll keep it to the minimum necessary and we'll help you with it. It's all part of the service: we certainly won't be cluttering up your lives with paperwork or weighing you down with a big 'to do' list. The only thing we would ask is that you are open and honest with yourself, and that you think clearly about what you want to achieve. You can leave the rest to us.

The next step:

We would be delighted to meet with you to talk through your financial plans for the future, and how our services could meet your needs. To arrange your introductory meeting, please get in touch and a member of our team will be happy to help.



Autus Lifetime Planning Limited
The Grange, Wheldrake Lane,
Elvington, York, YO41 4AZ
Tel: 01904 607 291 Fax: 01904 500 395
www.autus.uk.com

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