Optimum:
Making the most of your assets

Optimum is a comprehensive wealth-building service created specifically for clients who fully appreciate the significant benefits that forming a long-term relationship with us will bring.

How Optimum works

Our Optimum programme follows a systematic process, which involves an in-depth review of your current financial situation to establish your short and long-term goals. Following this initial consultation and subsequent research, we produce a Lifetime Financial Plan or 'road map' that sets out a strategy for achieving your stated goals.

As your circumstances evolve naturally over time, we continually monitor and update your financial 'road map' 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' and a full update on how your investments have performed.

Our Optimum service comes in two versions – 'Core' and 'Premium'. Essentially, the services are very similar but the on-going reviews for Premium take place every year whereas the on-going reviews for Core are every three years.

'Premium' is our default service for most clients with investments and pensions. We designed 'Core' for clients who need a less intensive service at this stage of life or have circumstances that are unlikely to change. For example, 'Core' is particularly suited to younger people who are just starting out and have only small savings at this point in time. Clients can move between our Core and Premium services at any time.

What Optimum provides:

- Financial goal setting
- Net worth analysis / debt analysis
- Cash flow, income and expenditure analysis
- Investment analysis and planning
- Retirement planning
- Insurance analysis and planning
- Education analysis and planning
- Ongoing portfolio management
- Tax planning
- Estate and inheritance tax planning
- Charitable giving planning

Please see 'Our Services & Charges Explained' booklet for further details of what's included in each of our services.

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