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# the way we work

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# developing a personal service

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Moscrops Financial Planning follows a carefully designed financial planning process so that you know exactly what is happening at each stage of its five steps.

We realise that every situation is different, every client unique, and therefore have developed a range of services which can be tailored to meet your specific needs no matter how complex.

We will work in partnership with you and look to develop an excellent working relationship that will evolve over time.

Ongoing fees will depend on the type of relationship you choose to have with us and will be discussed and agreed with your Adviser. Of course your circumstances may change over time and we will be flexible in the way we work.

Rest assured that however you choose to develop your personal service, our four key principles – honesty, integrity, reliability and value will underpin our relationship at all times.

## **Our relationship and how we get paid**

Fees incurred for our professional offering will depend on the services you require and the type of relationship you wish to have with us, either over the short term or on an ongoing basis.

We will agree actual amounts on a case by case basis dependent upon the amount of work required. We will of course provide you with a full explanation of our fees prior to going ahead.

Generally speaking we charge for our services on the following basis. There would be no charge for the initial meeting and information gathering – we will bear the cost of this. For research, suitability report preparation, product selection and implementation we would typically charge a percentage of the amount invested. This will of course depend on the nature of your objectives and requirements.

After your financial plan is implemented we will continue to work closely together in line with your needs, and look forward to working with you to help you build a secure and prosperous future.

# 5 simple steps

02

## Step 2 Research and analysis

Prepare an analysis of your situation

Once your objectives are agreed, we will work with you to complete a Personal Financial Plan. This written report provides an analysis of your current financial position and identifies any area to develop and act upon.

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## Step 4 Implementation

Plan implementation

Now it is time to put the plan into action. You can relax in the knowledge that we will be taking care of all the necessary steps to turn your plan into reality.

01

## Step 1 Engagement and discovery

Identify your needs and objectives and gather information

We will arrange an introductory meeting to fully explain how our service works, identify your primary financial needs and objectives and answer any questions.

If you feel you can benefit from our service your Adviser will work with you to fully understand your objectives and requirements and develop these into well defined goals. Your Adviser will gather financial information to provide a comprehensive picture of your circumstances.

03

## Step 3 Plan presentation

Develop an action plan

Once we have constructed your Personal Financial Plan, we will take you through it stage by stage. It will set out specific and realistic recommendations designed to achieve your stated objectives over an agreed time period.

05

## Step 5 Ongoing service and relationship

Monitoring your progress

Where an ongoing service is agreed your Adviser will help you review your Personal Financial Plan to make sure it is on track with your objectives. Reviews will take account of any changes in your personal circumstances, financial market conditions and relevant legislation.

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## a little about us

Moscrops Financial Planning provides a high quality, professional financial planning service. We offer a clearly defined service, transparent fee structure and an effective service proposition.

Our core values ensure we act with the utmost degree of integrity and professionalism at all times and are open and ethical in everything we do. We operate a transparent charging structure and put our clients' best interests at the heart of the business.

We believe that professional financial advice can add significant value to individuals and to businesses. It is because of this belief that we are able to offer a comprehensive ongoing review service designed to create real value for our clients.

Moscrops Financial Planning have four key principles which centre around honesty, integrity, reliability and value.

We:

- Will be open, honest and transparent with you at all times and believe that honesty is the best policy.
- Will act with integrity in everything that we do (our reputation depends on it).
- Believe in delivering on our promises to you and ensuring that we do what we say we will do.
- Believe that you have every right to expect value for money from us and that is exactly what we constantly strive to deliver.
- Are committed to working with you to help you prosper.

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## our team

Our team is at the heart of our business. Our Advisers and Administration Team deliver consistently high standards and are committed to delivering an excellent experience to all our clients.

### Advisers

Peter Bolton BSc (Hons) Dip PFS (Partner)  
Declan Simpson Dip PFS (Partner)  
John R Veitch FPFS (Chartered Financial Planner)

### Administration Team

Kath Witter  
Suzanne Young  
Lindsey Warburton  
Rachel Fairclough  
Paul Bolton  
Sophia Benbattouche  
Claire Long



We would like to say “thank you” for all your help with our Pensions and plans for the future. We found your report most helpful.

**JA and JW**

Just to let you know that all your financial advice and good work on our behalf has meant that the change from work to retirement has gone smoothly. Thank you very much. Based on the superb level of service we received, we would have no hesitation in recommending “MFP” to anyone seeking Financial Planning Advice.

**J & BT**

Moscrops did a great job for me this year. I received a very personal service and got sound advice, carefully explained, to help me make my choices. They also went out of their way to accommodate being unable to get time off work by arranging early morning or early evening meetings for us. There is no aspect of the service I received which might have been improved. Thank you very much!

**JB**



**MOSCROPS**  
FINANCIAL PLANNING

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**Moscrops Financial Planning is able to advise in the following areas:**

Investments  
Pensions and Retirement Planning  
Estate Planning  
Life Insurance/Protection

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