



# Meaningful financial planning

Putting you in the best place to achieve your financial goals

# What would you like your money to do

To find out, we will meet with you to discover:



your priorities;



what your goals and ambitions are;



who your loved ones are, and what you'd like to do for them;



how we can plan to grow, preserve and protect your wealth for future generations;



what it would take to achieve your goals, without ever running out of money.

The key to planning your finances effectively is to understand what's really important to you in life. It's about looking at where you are financially now, whether you have any immediate concerns that need dealing with, and where you want to be financially in the future.

This all-important 'getting to know you' discovery service is at no cost to you, and you're under no obligation to take up our services. Should you decide to work with us, we'd agree our costs with you before we start any agreed work.

## Working with someone you can trust

To help you create your financial plan and keep any financial concerns to a minimum, we believe it's important to work alongside the right financial adviser. Somebody who listens, understands and gets to the heart of what matters to you, who cares about the quality of your experience and the advice you receive, and is focused on helping you achieve your ambitions.



# Helping you create a bespoke financial plan

Once we understand what's important to you, we can advise on what steps you can take to help achieve your goals and aspirations.

One of our financial advisers (who we call 'Partners') will work with you to produce a personalised financial plan based on your financial goals.

They will:



Identify your immediate needs and longer term objectives.



Understand what plans you currently have in place (if any).



Recognise any gaps in your financial planning and recommend how to close these gaps.

We believe each element of your financial plan should be connected. Your Partner will work with you to make sure these elements, and any solutions, fit together. They'll make sure they are tailored to your needs.

It's also important to review your financial plan, making sure your changing circumstances and those outside of your control are reflected in the solutions within your plan in the years to come.

The review tracks your progress, helping to make sure you are on course for the financial future you want.

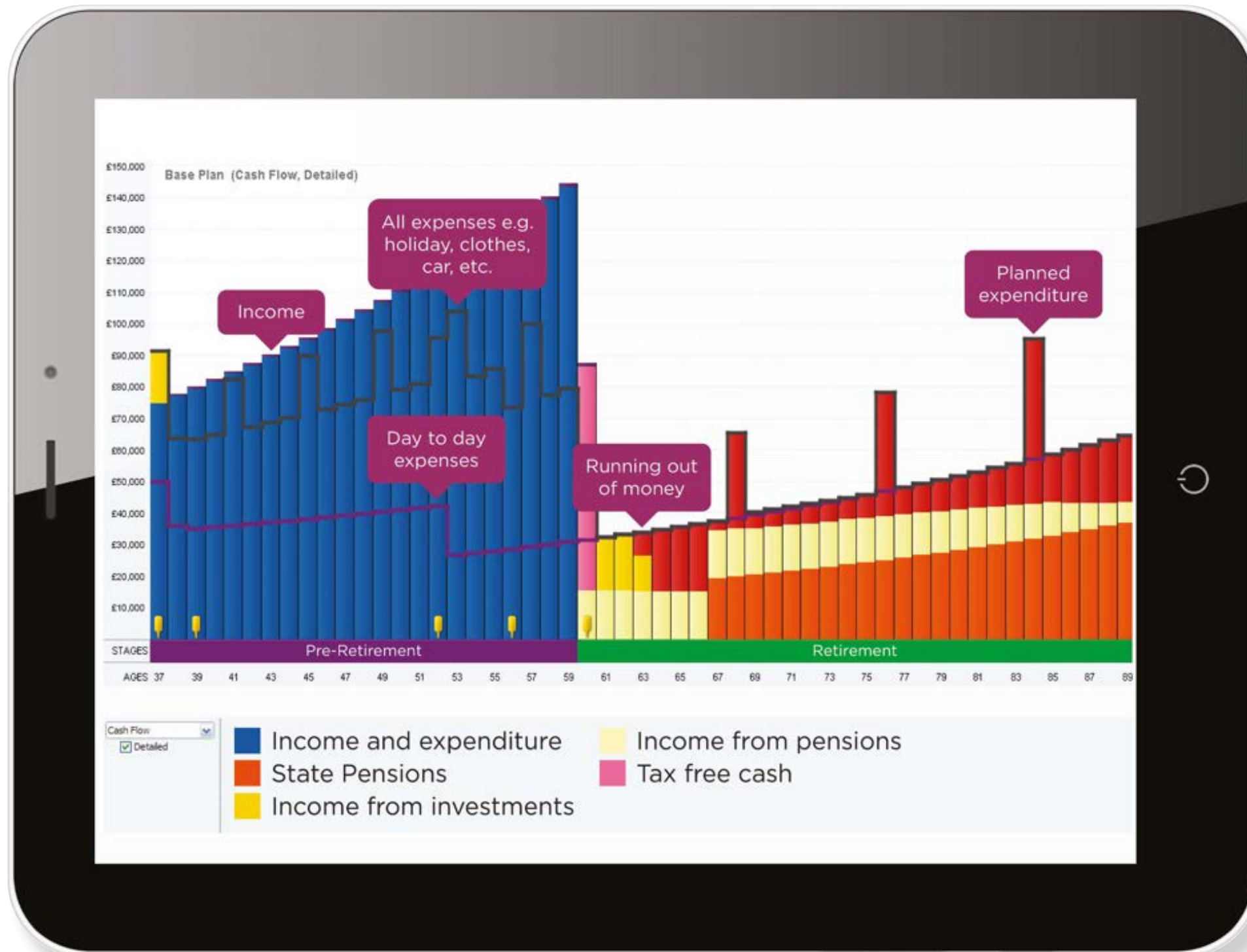


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We want a long-term professional relationship with you – to be there for every important decision you make.

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# Cash flow modelling sits at the heart of our service



Depending on your requirements, we may use cash flow modelling to bring your money to life. Cash flow modelling demonstrates your net worth, tax position and cash flow throughout your life.

## It's your opportunity to ask, "what if?"

How would your future pan out if you left work earlier than you planned? Saved more, or paid off debt early?

Perhaps you've made money from the sale of a business. Or received inheritance. If so, what might be the implications of different investment options?

And should you pass money on to your children now, or would it be best to wait?

Cash flow modelling is an instant interactive tool that enables you to see where you are now financially and allows you to experiment with a range of potential futures. You can try out options and timelines with your Partner, to see the effect they would have on you and your family. This powerful insight will give you the confidence to make immediate and informed decisions about your financial future.

# Tailored financial planning to help you make the most of your money

We will tailor your financial plan specifically to you and your circumstances. It may cover some or all of the following areas, depending on your needs.

## Lifetime financial planning



Savings and investment advice



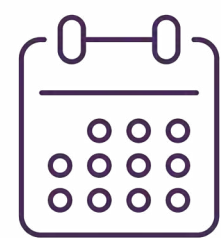
Inheritance planning and preserving your wealth



Efficient tax planning



Planning for retirement



Advice when you retire



Mortgage advice and equity release



Protection planning



# Savings and investment advice

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You may need to save more so that you can achieve your goals for the future. Perhaps you need to support your children through university, or want to buy a holiday home. Or maybe you simply want to make your money work harder.

Whatever your goals, we can come up with a solution to help you achieve your medium and long-term financial objectives.

We'll take the time to understand your goals, what plans you currently have in place, your attitude to investment risk, and your timescales. Then we'll put your money to work intelligently, based on your views, experiences and circumstances. fundamental principles that all of our investors can benefit from. These are what make up our investment philosophy.

# Inheritance planning and preserving your wealth

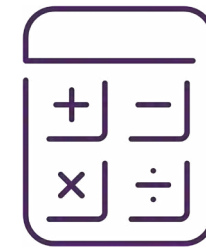
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Families can be complicated, but we can work with you to help you preserve and protect your wealth, making sure you pass it on to whoever you choose, in the most tax-efficient way. Where appropriate, we'll advise on using trusts and look for opportunities to reduce the amount of inheritance tax your loved ones will have to pay.



# Efficient tax planning



We will also advise you on and help you plan your investments as tax-efficiently as possible, so that you can make the most of the tax allowances available to you.

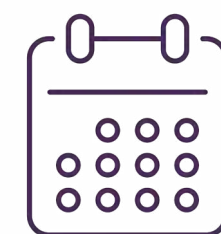
# Planning for retirement



We are living longer than ever, with many people's retirement lasting for 30 years or more. So, it is essential you plan and save enough to enable you to have the lifestyle you want during your retirement.

We'll work with you to put a personalised plan in place, taking into consideration any other savings or investments you have. Depending on your circumstances, our recommendation may involve other investments, as well as a pension.

# Advice when you retire



If you are considering retiring soon, you now have more choice than ever on how and when you can access your pension funds. Your choices at retirement can be complicated and everyone's circumstances are different. Will you continue to work full-time, part-time, or stop completely? What is the best way to fund your retirement?

These are just some of the situations you may face, which is why we believe it's important to get regulated financial advice.

When we advise you, we won't only look at your pension plans but will consider your circumstances and other assets you may have. We will also advise on the most tax-efficient way to fund your retirement.



# Mortgage advice and equity release



You may be a first time buyer, moving house or remortgaging. Perhaps you plan to buy an investment property in the future, or you may want to consider releasing equity from your home. (Equity release is a way of releasing money from the value of your home without having to sell it. You can either borrow against the value of your home or sell all or part of it in exchange for a lump sum or regular monthly payment.) Whatever you want to do, we are here to help.

There are many different options when it comes to mortgages. If it was only about the 'cheapest' interest rate the choice would be easy, but it is more complicated than that. Whatever your requirements, our independent mortgage Partners will give you tailored advice, making sure your arrangements are appropriate and consistent with your overall financial plan.

# Protection planning



You likely have several insurance policies. From protecting your car to pets, insurance can offer peace of mind that should something happen, you're protected. But we often overlook protecting what's most important to us; our loved ones and lifestyle. Financial protection should be a key part of any financial plan.

Life is full of surprises. How would your family cope financially if you were to die sooner than expected? Would you receive adequate medical care and choices if you were to suffer a serious illness? If your household lost its main source of income, what impact would this have on your loved ones?

Planning for the unforeseen is one of the cornerstones of financial planning. Financial protection is designed to act as a safety net when you need it most. There are several different types of financial protection available, we can help you to look at which one is right for you depending on your circumstances, goals and priorities. We can also review any existing cover to check it is set at an appropriate level and that costs remain competitive.

We can't always plan what is going to happen in life, but we can plan to protect what is most important to us if the unexpected were to happen.





# How we work

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**We know, what might be right for one person, may not be right for another. With a bespoke financial plan in place, you should have complete confidence in the steps you're taking and the future they will help you build for you and your family. Whether you have specific concerns or want help building a long-term plan, it's important our financial advisers understand you and your goals.**

Our advisers follow a carefully designed 4-step financial planning and advice process, which starts with helping you to describe your financial goals. Once they are sure they understand what's important to you and your family, they will draw up a plan tailored especially for you, which aims to help you achieve these goals. We aim to give you complete confidence in your financial plan.



# What makes us different?

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We believe it's important to work alongside the right financial adviser - somebody who listens, understands and gets to the heart of what matters to you and your family, who cares about the quality of your experience and the advice you receive, and is focused on helping you and your family achieve your goals.

We get to know your family. When you work with us, we hope that you will put your trust in us, and we want your family to have that trust in us too.

We provide an integrated approach to your family's finances which enables you to experience consistent financial advice that you can trust.

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*We want a long-term professional relationship with you and your family - to be there for every important financial decision you make.*

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# Stage 1: Discovery

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This is the initial meeting with your Partner. It can be either face to face, on the phone or via video conference. It typically lasts one hour. This is an opportunity for you to get to know your financial adviser and for them to get an in-depth understanding of your current financial situation, immediate needs, long-term goals and attitude to investment risk.

We'll get to the heart of what is really important to you and why.

The discovery meeting will not cost you anything and you do not have to take up our services at this point. Your Partner will provide clear information about our fees and how these can be funded before moving on to the next steps. Our costs will always be agreed with you before any work is carried out.

# Stage 2: Strategy

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Stage two involves analysing your current financial situation. This is essential for establishing if you're on track to meet your goals and highlighting where tailored financial advice can help. Where appropriate, cash flow modelling will be used to help you understand and visualise your financial situation now and in the future.

You may also receive a strategy report. This will outline your goals and any current financial planning you have in place. The report will highlight where you may have any financial gaps and look at any immediate action you need to take.



## Stage 3: Recommendation and implementation



Once your strategy has been agreed, it's time to research the products and investments that will help you achieve your goals. Your Partner will select the right products for you, considering your investment risk profile, aspirations and time constraints. This will lead to a tailored investment solution.

Nearly all our advisers work within our restricted investment proposition; this includes the FD Dynamic Portfolios, the FD Sustainable Dynamic Portfolios and the Clearview platform.

The FD Dynamic Portfolios (FD DPs) are investment portfolios that have been carefully designed to balance investment risk with returns to help achieve your financial goals, taking into account your attitude to risk, time frame and capacity for loss.

Carefully selected external experts make sure the FD DPs are run effectively. The inclusion of this expertise means you can be confident in the process and how each investment decision is made. The FD DPs include funds from Sequel Investments Limited, which have been designed to work alongside lifetime financial planning. Sequel Investments Limited is owned by Foster Denovo Group Limited, the parent company of Foster Denovo Limited.

We also offer the FD Sustainable Dynamic Portfolios, which offer the same benefits as the FD Dynamic Portfolios, but take into consideration environmental, social and governance (ESG) criteria, providing an extra layer of risk management. What's more, our Clearview platform is an online portal that allows you and your Partner to view your investments, conveniently in one place, at any time.

The combination of our investment advice and tools has led to, what we believe is, one of the widest and well-researched market-leading restricted investment propositions to give you confidence in your investments. In the unlikely event that our Partners cannot meet your needs and goals from our panel, we will complete specialist research into other providers and products to find you a suitable solution. This additional research does not constitute independent advice.

We will record our recommendations in a report, which sets out how our advice aims to achieve your objectives. It will also include any possible disadvantages that you should be aware of. Once you have understood our recommendations, and if you agree, your Partner will put them in place on your behalf.



## Stage 4: Review



A financial plan that is suitable now may not be in five or ten years. Your circumstances and priorities will change throughout your life, so it's important that your plan does too.

Ongoing reviews, bespoke financial advice and coaching are essential for making sure your plan continues to work for you. Where appropriate, your Partner will agree regular review meetings so that you stay on track.

# Exceptional client experience is at the heart of our service

**Making sure we consistently deliver high-quality financial advice to our clients is of utmost importance to us.**

So, we frequently measure what our clients think of us, the way we work and how valuable our services are to them. It's a step that enables us to offer our services with confidence and make improvements where necessary.

One of the ways we do this is through monitoring our Net Promoter Score (NPS). NPS is an index that's designed to measure the willingness of clients to recommend us. As you've got to feel confident in our services to recommend us to friends and family, it's a good indication of how positive clients are about Foster Denovo. As a benchmark, a score of +50 and above is excellent, and +70 and above is considered exceptional.

**We've asked 10,000+ clients;  
"How likely is it that you would recommend Foster Denovo to a friend or colleague?"  
We're thrilled to reveal that our NPS is an impressive +79.**

<sup>6</sup> CustomerGauge's 2023 UK Net Promoter Score Industry Benchmark states that the average NPS score for the financial services industry sits at +44: <https://customergauge.com/benchmarks/blog/financial-services-nps-benchmarks>

<sup>7</sup> [https://customergauge.com/benchmarks/companies/hargreaves\\_lansdown](https://customergauge.com/benchmarks/companies/hargreaves_lansdown)



When the average score for the financial services industry is +44<sup>6</sup>, our results demonstrate that our client-focused approach works. Having clients that are happy to recommend us demonstrates our process, financial advisers and outcomes are meeting their expectations. NPSs of other financial service firms highlight where we sit in terms of customer satisfaction in the market:

Foster Denovo	+79
First Direct	+66 <sup>6</sup>
American Express	+52 <sup>6</sup>
Hargreaves Lansdown	+34 <sup>7</sup>
Santander UK Banking	+27 <sup>6</sup>
Tesco	+23 <sup>6</sup>

We also want to make sure our clients can access the financial services they need easily. So, we've asked our clients how easy Foster Denovo was to do business with; 76% responded 'effortless'. Both this and our NPS highlight why forging positive client relationships are so important to us.

# About us

## Providing professional financial advice and guidance.

We are a multi-award-winning national firm of financial advisers. We provide specialist financial advice, services and investment solutions for individuals and their families, businesses, and charities.

## You can feel confident working with us as:

- We have won more than 30 prestigious industry awards, and we've also been recognised by Investors in People, achieving Platinum accreditation - its highest level;
- You can trust us for innovative solutions; and
- Our Net Promoter Score (NPS) revealed that our clients rate us as +79 and 82% say we are, 'easy to do business with'.

**INVESTORS IN PEOPLE®**  
**We invest in people** Platinum

The value of your investment can go down as well as up and you may not get back the full amount invested.

Home reversion plans and lifetime mortgages are complex products. To understand the features and risks, ask for a personalised illustration. A lifetime mortgage is secured against your home. Equity release will reduce the value of your estate and may affect your entitlement to means tested benefits. You may have to pay an early repayment charge to your existing lender if you remortgage.

Your home or property may be repossessed if you do not keep up repayments on your mortgage. There will be a fee for mortgage advice which will depend on the amount you are looking to borrow, your requirements and circumstances. Our fee is typically £495 and we may also receive commission from the lender. The Financial Conduct Authority does not regulate taxation and trust advice and some aspects of buy-to-let mortgages.

# Contact us

If you would like to find out how we can help you and your family, please speak to your Partner.

Or, if you are new to Foster Denovo:

Call: 0330 332 7866

Email: [advise-me@fosterdenovo.com](mailto:advise-me@fosterdenovo.com)

Visit: [www.fosterdenovo.com/](http://www.fosterdenovo.com/)

Calls are charged at your standard landline rate.

 **FosterDenovo**  
Private Wealth

Foster Denovo Private Wealth is a trading name of Foster Denovo Limited, which is authorised and regulated by The Financial Conduct Authority. Registered office: Foster Denovo Limited, Ruxley House, 2 Hamm Moor Lane, Addlestone, Surrey, KT15 2SA.

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