



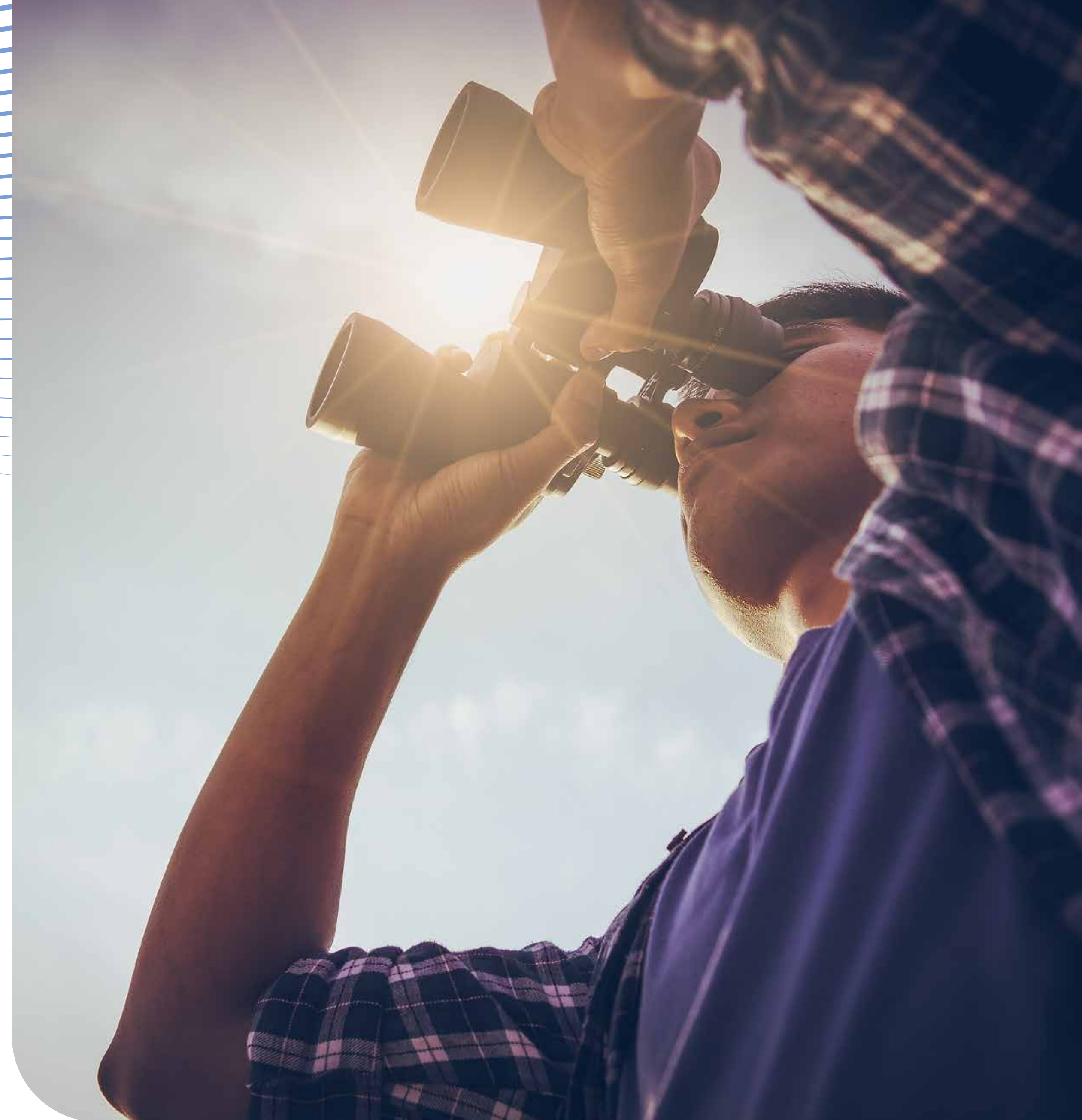
# You and Foster Denovo

Life looks better with a financial plan in place

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# What we offer you

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**Do you have financial decisions to make? You might have a lot on your mind. Or it could be something simple.**

When making decisions about your financial future, we believe these should be made as part of an overall financial plan.

You may be interested in finding out how to fund your children's education, move up the property ladder, plan your retirement, or consider the most suitable way to pass your wealth on to your family.

Or you may want help on how to protect and plan for your business' future? Perhaps you want advice on how to help your employees make the most of their money?

To help you achieve your financial goals, whether they are personal, business focused or impact your employees or members, we strongly believe it's crucial to work alongside the most suitable financial adviser (who we call Partners).

Someone who speaks your language, and who cares deeply about the quality of your experience and the advice you'll get.

**YOU'LL FIND THAT PERSON AT FOSTER DENOVO. WE BELIEVE THIS IS WHAT MAKES US DIFFERENT.**



# New to Foster Denovo?

**THEN YOU'LL PROBABLY EXPERIENCE OUR FINANCIAL CONCIERGE TEAM.**

**Because all our services are inter-linked, our Concierge team may be your 'go to' starting point in your Foster Denovo experience.**

Trained to ask the right questions, they will find out what your needs are. You may want to look at your pension or retirement options. You might like to find out more about financial planning, or something more specific. Perhaps you want to make sure you never run out of money, or get help with planning for the future of your business? Or you may want guidance on the most suitable type of employee benefits to give your staff. Whatever the reason you've sought our help your first experience of Foster Denovo will be warm, professional and outcome-focused. And our Concierge team prides itself on matching you with the Partner who will provide the specialist help suitable placed to meet your needs.

Of course, you may already know us, or have been referred to one of our Partners directly (many clients come to us through referrals).

If this is the case, you can rest assured you are already in safe hands.



# How we can help you



## MY FINANCES

“

I'd like advice on what mortgage is suitable for me.

”

“

I want to make sure I never run out of money.

”

“

I want to pass on my wealth to my children and grandchildren.

”

## MY BUSINESS

“

To grow the business I need specialist financial advice.

”

“

What would happen to the business if my business partner became ill or died?

”

“

To be honest, auto-enrolment is one big headache. I need an easy, economical route to compliance.

”

# How we can help you

## MY EMPLOYEES

“

*I want a quick and easy way of telling my employees about their benefits.*

”

“

*I want my employees to make the most of their money - will financial education help?*

”

“

*I want to give my employees a set of benefits they can understand, appreciate, and talk about.*

”

## Our job is to listen...

...so that you can access our joined up services.



# Services for individuals and families - how you benefit

“



*Helping you make the most of your life through tailored financial planning.*

”



## PERSONALISED FINANCIAL PLANNING

We'll work with you to help make sure you're on track to meet your goals, both now and in the future.



## SAVINGS AND INVESTMENT ADVICE

We will put your money to work intelligently, given your goals and attitude to risk.



## PRESERVING YOUR WEALTH

We will help make sure your bloodline can be protected using trusts and inheritance tax planning.



## RETIREMENT PLANNING

We will help you make sure you are saving enough to achieve the lifestyle you want in retirement.



## AT-RETIREMENT ADVICE

We'll give you advice on the most suitable access to your retirement assets in a tax efficient way.



## MORTGAGE ADVICE AND SUPPORT

Whether your circumstances are simple or complex, we can provide you with mortgage advice to help you secure the most suitable mortgage for you.



## COMPREHENSIVE GENERAL INSURANCE

If your insurance needs are more complex, we can help you find the cover that is suitable for you.



## PROTECTING YOU & YOUR FAMILY AGAINST UNFORESEEN CIRCUMSTANCES

We can help make sure you and your family have money available if you die or can't work because of serious illness or injury.

# Services for businesses, charities, and employers - how you benefit



## MULTI-AWARD WINNING EMPLOYEE BENEFITS SPECIALIST

You can give your employees group risk, healthcare, pension and workplace benefits. Plus financial education and wellbeing programmes. Just as important, we'll help communicate your 'benefits package' to your employees, potentially boosting loyalty, engagement and retention.



## COMPREHENSIVE GENERAL INSURANCE FOR BUSINESSES AND CHARITIES

Understanding that every business has different requirements is essential. We can introduce you to Foster Denovo General Insurance Services who have access to a host of insurance solutions and risk management services available to meet your specific needs.

Foster Denovo General Insurance Services is a collaboration between Foster Denovo and Stackhouse Poland following their acquisition of Lucas Fettes & Partners).





# You're at the centre of everything we do

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## OUR VALUES

Your satisfaction is our most important asset. We never forget that. It's why every aspect of our work is focused on meeting your needs now, and in the future.

Innovative  
Collaborative  
Visionary

## ADULTS IN CONVERSATION

### **Relationships are psychological contracts.**

In a professional advice relationship some key elements are committed to paper. But the most important element, that of mutual trust, can't be quantified and deepens over time.

Our clients tell us they trust their Foster Denovo Partner because they have proven themselves to be astute and driven to deliver the best. Equally important, clients say they value the one-to-one time their Partner spends with them, explaining options and working through solutions using clear, accessible language.

But above all, they say they trust their Partner for their absolute honesty. It's the attribute we at Foster Denovo hold to be the cornerstone of all our relationships.



# The quality of our people makes us different

**We believe our reputation for single-minded client focus has attracted some exceptional people to work with us. In return, we invest in their development, so that our Partners and employees realise every ounce of their potential.**

It's why we've been recognised by Investors in People Platinum standard, and why we were included in the FTAdviser's Top 100 Financial Advisers 2024 list, which highlights some of the best financial advisory firms in the UK.



## A culture of partnership and innovation

**We are one of the UK's top financial advice firms. Our 120+ Partners are supported by around 400 employees in 13 Foster Denovo offices.**

Ours is an open, mutually supportive, knowledge-sharing culture. It's a culture that has created the space to think differently for the benefit of our clients and is reflected in our company values.

**Fair** - we treat people fairly and respectfully and this behaviour is reflected in every aspect of our work.

**Opportunity** - we identify, share and implement opportunities to become the best business we can be, for our clients and our people.

**Skilful** - we develop and apply our collective knowledge, learning and expertise to grow and protect our business and better service our clients.

**Trust** - we have trust and confidence in our abilities and always strive to deliver on our promises.

**Empowered** - we are empowered to use our initiative, to think, behave, take action and make decisions in an independent way for the collective good.

**Relationship** - we build strong and respectful relationships, working together to deliver an outstanding client experience.

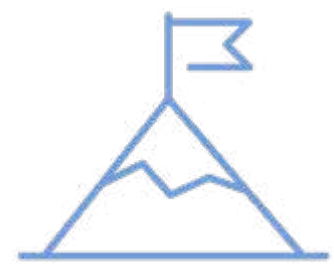
# Why you can trust us

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## WE WORK WITH:



more than **8,000**  
fee paying  
individual clients;



around **1,350**  
businesses; and  
over **160** charities;



with combined  
access to **85,000**  
employees.



# What our clients think of us



One of the most widely recognised business tools for measuring client satisfaction is the Net Promoter Score (NPS).

We ask our clients:

**“HOW LIKELY IS IT THAT YOU WOULD RECOMMEND FOSTER DENOVO TO A FRIEND OR A COLLEAGUE?”**

Clients score on a 1-10 basis with a score of 9 or 10 being a Promoter, someone who is a Raving Fan and would recommend us to everyone. Passives, those who are simply satisfied and score us a 7 or 8. And Detractors score 1 to 6, as they were not happy with their experience.

The number of Promoters minus the number of Detractors will determine your NPS.



Theory states that a score of +50 or above is outstanding. Across all aspects of our business the Foster Denovo Net Promoter Score is +80, and this is from over 6,400 responses.

Client Effort Score (CES) was created to compliment NPS and lets us know how easy we are to do business with. CES asks clients to score between a 1-5; a 1 means dealing with us is effortless and a 5 means it is hard work. Therefore, we want a low CES score.

**82% of clients say we were easy to deal with.**

Scores correct as of January 2025, calculated on a rolling 2 year basis.

# Keeping clients at the heart of all we do

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*It's the quality of our people that helps set us apart from the crowd. From end to end you'll deal with people who have only got your best interests at heart. So we'll bring in specialists when we need to, to make sure your needs are met at every stage.*

*Here at Foster Denovo, we've spent the last ten plus years building on a set of important core values. Values that have attracted some exceptionally high quality people to us. So whether you're dealing with our management and leadership team, or the support team that works tirelessly on our Partners behalf, or you're in contact with the Partners themselves; you'll encounter exceptional quality and a very like-minded approach. An approach that consistently places clients at the centre of everything we do.*

*In short, we take a relationship-focused approach because we see our clients as our most important asset. So it follows that everything we do focuses around making sure our clients' needs are met.*



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- Roger Brosch, CEO, Foster Denovo



# 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 +80 and 82% say we are, 'easy to do business with'.



The Financial Conduct Authority does not regulate taxation and trust advice, savings products, will writing, university/school fees planning and some aspects of buy to let mortgages. Your home or property may be repossessed if you do not keep up repayments on your mortgage.

A pension is a long term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Pension income could also be affected by interest rates at the time benefits are taken. The value of your investment can go down as well as up and you may not get back the full amount invested. Past performance is not a guide to future performance.

The tax treatment of pensions in general and tax implications of pension withdrawals will be based on individual circumstances, tax legislation and regulation, which are subject to change in the future.

Comprehensive General Insurance is provided through Foster Denovo General Insurance Services.

# Contact us

If you'd like to find out more about how we can help you, please speak to your Partner. Or, if you're new to Foster Denovo, please contact our Financial Concierge team:

**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.



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