Bespoke clients

A guide to your ongoing services

LUCAS FETTES

Bespoke services

Financial planning is not an isolated event, it is an ongoing approach to organising your finances to meet your targets and goals.

Our bespoke service level offers our most complete financial planning package, being designed for clients who want an all-encompassing advice structure. Knowing the best course of action for your wealth is not always clear but Lucas Fettes Financial Planning can provide you with clarity and direction.

Bespoke clients benefit from an ongoing working relationship with their personal financial planner. Our bespoke service gives ongoing access to expert financial advice and opinion, which is specific to your personal circumstances. You can receive advice on all aspects of your finances including investment management, tax efficiency, cash flow forecasting and retirement planning.

Alongside the practical support and tangible financial outcomes financial planning provides, it can give you peace of mind over your financial affairs and allow you to spend your time on what really matters to you.

Our ongoing advice fees are typically payable monthly and can be deducted directly from your investments. The minimum monthly fee for bespoke clients is £250 p/m.

A bespoke service includes access to:
Planning and ongoing suitability
Income sustainability
Cash flow modelling
Investment advice
Access to our central research services
Tax planning
Tax reporting
Client portal access
Postal valuations if required
Access to dedicated support and technical services
Servicing and transactions
Expert financial opinion
Liaison with other professional advisers
Data management and record keeping
Financial Wellbeing Hub for all your family members
News and resources
Top up and withdrawal advice
New product advice (at our discretion)
Fully regulated advice and associated investor protection

Service descriptions

Planning and ongoing suitability	Review of your financial plan to ensure it will allow you to meet your goals and objectives.
Income sustainability (where applicable)	At least annual review of whether you remain on track to maintain your required standard of living.
Cash flow modelling	Review of your current and forecasted wealth to keep you on track with meeting your financial goals.
Investment advice	Ongoing research of investment strategies and oversight of performance against benchmarks, expectations and objectives.
Access to our central research services	Ongoing analysis of products, platforms and investment management solutions.
Tax planning	Tax efficient financial planning opportunities and considerations.
Tax reporting	Provision of tax information to you or your tax advisers, related to your assets and arrangements under our management.
Client portal	Access to our client portal to allow you to view your portfolio values, notify us of changes and receive documents securely when required.
Valuations	Provision of a periodic valuation report.
Servicing, transactions and technical support	Ongoing access to your financial planner and financial planning support team to deal with your questions and process transactions as required to support your financial needs. Our staff have many years experience in the industry between them and some of the highest qualifications available.
Expert financial opinion	Available for the provision of general comment or opinion on any financial related matter.
Liaison	We are able to liaise with your other professional adviser(s) e.g. your solicitor and/or accountant. This to ensure a joined up and comprehensive approach to your financial planning.
Data management and record keeping	We will ensure secure maintenance of all records relating to your finances.
Financial Wellbeing Hub	Family member access to our Financial Wellbeing Hub, to provide financial information, education and guidance services, including exclusive content.
News and resources	Periodic communications on matters of financial interest along with ongoing access to and signposting of our resources, including fact sheets, guides and podcasts on a range of financial planning subjects.
Top up and withdrawal advice	Recommendations on top ups and withdrawals from existing products.
New product advice (at our discretion)	Recommendations for new products to meet your financial planning needs.
Access to fully regulated advice and associated investor protection	We are authorised and regulated by the Financial Conduct Authority with robust compliance oversight and arrangements to give you peace of mind.

How we provide value

At Lucas Fettes Financial Planning, you are cared for not only by your financial planner but an entire team of support staff and technicians. We work collaboratively to deliver a cohesive service; tailored to your financial goals.

Financial planners

Our financial planners provide regular contact regarding your affairs, explanations of financial topics and recommendations to meet your goals.

Technical support

Our technical team support your financial planner to deliver the best solutions for you and put these in place.

Administration support

Our support staff ensure the efficient processing of transactions and provision of information by liaising with product providers and maintaining records.

Compliance

Our compliance team provide ongoing oversight and direction to ensure regulatory requirements are met.

Operations and IT

Our operations and IT team provide continuous support and development across the technologies we use, also ensuring the security of your data.

Marketing

Our marketing team organises regular communications and resources to keep you informed of current events and the services available to you.

If you would like further information on any of the above services or how we can help you, please do not hesitate to contact Lucas Fettes Financial Planning. Call us on **01603 706 820** or email **info@lffp.co.uk**. You can also visit www.lffinancialplanning.co.uk.