

# Comprehensive clients

A guide to your ongoing services



LUCAS FETTES



## Comprehensive services

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

Our comprehensive service is designed for clients who require ongoing input and advice on their financial planning arrangements. 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.

As a comprehensive client, you will benefit from advice on various aspect of your finances including investment management, tax efficiency and retirement planning.

Alongside the practical support and tangible outcomes financial planning provides, it can give you peace of mind over your 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 comprehensive clients is £125 p/m.

### A comprehensive service includes access to:

Planning and ongoing suitability

Income sustainability

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 (additional fees may apply)

Liaison with other professional advisers (additional fees may apply)

Data management and record keeping

Financial Wellbeing Hub for all your family members

Top up and withdrawal advice (included but admin charge may apply)

News and resources

Fully regulated advice and associated investor protection



## Service descriptions

<b>Planning and ongoing suitability</b>	Review of your financial plan to ensure it will allow you to meet your goals and objectives.
<b>Income sustainability (where applicable)</b>	At least annual review of whether you remain on track to maintain your required standard of living.
<b>Investment advice</b>	Ongoing research of investment strategies and oversight of performance against benchmarks, expectations and objectives.
<b>Access to our central research services</b>	Ongoing analysis of products, platforms and investment management solutions.
<b>Tax planning</b>	Tax efficient financial planning opportunities and considerations.
<b>Tax reporting</b>	Provision of tax information to you or your tax advisers, related to your assets and arrangements under our management.
<b>Client portal</b>	Access to our client portal to allow you to view your portfolio values, notify us of changes and receive documents securely when required.
<b>Valuations</b>	Provision of a periodic valuation report.
<b>Servicing, transactions and technical support</b>	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.
<b>Liaison</b>	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.
<b>Data management and record keeping</b>	We will ensure secure maintenance of all records relating to your finances.
<b>Financial Wellbeing Hub</b>	Family member access to our Financial Wellbeing Hub, to provide financial information, education and guidance services, including exclusive content.
<b>Top up and withdrawal advice</b>	Recommendations on top ups and withdrawals from existing products.
<b>News and resources</b>	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.
<b>Access to fully regulated advice and associated investor protection</b>	We are authorised and regulated by the Financial Conduct Authority with robust compliance oversight and arrangements to give you peace of mind.

## Services available at an additional cost

<b>Cash flow modelling</b>	Review of your current and forecasted wealth to keep you on track with meeting your financial goals.
<b>New product advice</b>	Recommendations for new products to meet your financial planning needs.
<b>Expert financial opinion</b>	Available for the provision of general comment or opinion on any financial related matter.



## 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](mailto:info@lffp.co.uk). You can also visit [www.lffinancialplanning.co.uk](http://www.lffinancialplanning.co.uk).

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