Inform clients

A guide to your ongoing services

LUCAS FETTES

Inform services

Our inform service level provides clients with ongoing maintenance and reporting on their financial arrangements under our management, with the option to receive additional services.

Inform clients will also benefit from access to their arrangements through our secure online client portal, along with regular financial updates and communications.

Our ongoing advice fees are typically payable monthly and can be deducted directly from your investments. The minimum monthly fee for inform clients is £50 p/m.

An inform service includes access to:
Pension withdrawal sustainability
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
News and resources
Fully regulated advice and associated investor protection

Service descriptions

Pension withdrawal	At least annual review of whether you remain on track to maintain your required standard of living.
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.
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.
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.

Services available at an additional cost

Planning and ongoing suitability	Review of your financial needs and objectives against your plan, with agreement over changes or adjustments as required.
Investment advice	Ongoing research of investment strategies and oversight of performance against benchmarks, expectations and objectives.
Cash flow modelling	Review of your current and forecasted wealth to keep you on track with meeting your financial goals.
Expert financial opinion	Available for the provision of general comment or opinion on any financial related matter.
Tax planning	Tax efficient financial planning opportunities and considerations.
Top up and withdrawal advice	Recommendations on top ups and withdrawals from existing products.
New product advice	Recommendations for new products to meet your financial planning needs.
Access to our central research services	Ongoing analysis of products, platforms and investment management solutions.

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.

Compliance

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

Technical support

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

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.

Administration support

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

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.