

Financial Planning from highly qualified
and experienced Financial Planners

**Trustee, Charity and Personal
Injury Investment**

Trustee, Charity and Personal Injury Investment

The services we offer

First and foremost we are professional Financial Planners, qualified in a broad range of financial planning matters including pensions, investments, taxation, trusts, inheritance tax, savings and personal protection insurance (life assurance etc).

Why use Scrutton Bland Financial Planning Department?

- Independent (i.e. not tied to a bank or insurance company) and authorised and regulated by the Financial Conduct Authority.
- Fee based, i.e. not relying on the sale of financial products.
- Professionally qualified to CII Diploma or above.
- Chartered and Certified Financial Planners.

Qualification range includes:

- CII Advanced Diploma Taxation & Trusts.
- CII Advanced Diploma Investment Portfolio Management.
- STEP Certificate in Financial Services.

This demonstrates a serious commitment to and full understanding of Trustee Investment Planning matters and solutions.

When involved in Trustee Investment Planning, these skills can be utilised

- To take a holistic approach to Investment Planning ensuring we have a full understanding of each Trust's circumstances and financial position.
- To assist the Trustees in fully understanding their duties, current position and arrangements in accordance with the Trustee Investment Act 2000.
- To consider the Trustees' objectives and needs.
- To consider the Trustees' desire for access to, control, flexibility and income from capital.
- To consider income and/or growth needs.
- To consider short term immediate expenditure needs.
- To consider the Trustees' appetite for risk.
- To consider all non Financial Planning solutions.
- To apply a consistent approach to creating an appropriate investment strategy.
- To apply modern Portfolio Theory utilising asset allocation tools.
- To investigate the whole range of investment solutions, including Cash, Unit Trusts/Open Ended Investment Companies, Exchange Traded Funds, Investment Bonds, NS&I and more specialist arrangements.
- To ensure use of most tax efficient investment wrappers where appropriate.

- To review and comment on existing financial arrangements and identify possible problems or opportunities.
- To ask questions and gather data. Years of experience of dealing with Trusts and financial institutions provide the knowledge of what questions to ask in order to get the right answers.
- To interpret and analyse information.

Beyond the initial Investment Planning, we will provide ongoing annual financial reviews and financial planning advice to our clients in all other areas.

When should I call on a Financial Planner?

As early as possible. As a professional adviser, it should be possible in the early stages to quickly identify which, if any of the adviser's skills can be best utilised. Sometimes a brief telephone call can identify whether or not an initial meeting is necessary. Sometimes it will be appropriate for us to help identify the potential problems and opportunities in the early stages, while in others it will be necessary to be involved only towards the end of the process.

The important message is that opening a dialogue early with Scrutton Bland may save a huge amount of time and money later.

How much will advice cost?

As with any professional service, our aim is to "add value" and ultimately save clients' time and money. In all cases, the service is "advice-led" rather than reliant on product sales and you can be assured that fees charged are always agreed in advance and are fair and reasonable.

Our charges are determined by the type of advice, as follows:

- All initial advice is provided on a time costed (£ per hour) fee. This includes fact-gathering, research, reports & recommendations and implementation.
- Ongoing annual review work is charged on a percentage of funds under advice.

A fee range estimate will be provided at the outset.

We will endeavour to seek payment of our fees from the financial plans arranged on your behalf. Alternatively, we will invoice you direct if you would prefer.



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