

An introduction to  
*our services*



We pride ourselves on being highly professional and friendly. We always put your best interests at heart, and work with complete transparency.

*Rob Simpson*  
*Managing Director*



## Who we are

Simpson Financial Services is a firm of Independent Financial Advisers based in Leamington Spa.

We opened our doors in 2003, and now work with thousands of clients UK-wide.

## What we do

We help you reach your goals through bespoke financial planning, property finance and mortgage advice, and wealth management.

Our friendly team have decades of financial expertise between them and are centred around providing outstanding client service to individuals and businesses.

For us, providing you with an excellent service goes far beyond sourcing the right financial products.

We work closely with you to fully understand your goals. We regularly review your financial plan to make sure everything is in place and on track, and we help you make the right financial decisions at every stage.

Our personal approach is backed by industry-leading technology, ensuring the service you receive is accurate, reliable, consistent, and rewarding.

# How we can help you

There are many financial choices for you, your family, and your business. We make your choices simple.



## Financial planning

Our financial planning service looks closely at your budgeting, savings, investments, borrowing, protection, estate preservation and retirement planning to help you reach your goals.



## Property finance and mortgages

Whether you're a first-time buyer, want to release equity or need a mortgage capacity assessment, our specialists can advise and assist.



## Wealth management

We'll develop a bespoke investment solution that utilises our team's expertise and in-depth understanding of your plans to protect your future and your family's security.



## Specialist services

We also have a range of standalone specialist services led by subject matter experts, including personal protection advice, investment advice for trustees and charities and trustee bank accounts.

We use industry-leading technology to answer your biggest financial planning question:

*What if?*





# Financial planning

As you go through life your circumstances will change. It's essential that your financial plan adapts with you. **Our six stage process:**

## 1. Engagement

We'll take time to understand your financial goals, so that we can offer you the right service for you. We'll explain our services, likely costs, and answer any questions.



## 2. Discovery

We'll document your personal and financial information, investigate your investment knowledge, and assess your attitude, tolerance, and capacity for investment risk.



## 3. Research and analysis

We'll thoroughly analyse your financial affairs before researching all of your options. Our team of specialists work together to craft your bespoke financial plan.



## 4. Presenting your financial plan

We spend time with you to present and discuss the details of your plan, answering questions and ensuring you completely understand it. We'll also make any necessary amends.



## 5. Implementing recommendations

We'll implement anything in your financial plan that requires action. You'll be kept informed of progress, and all work will be carried out in a timely and accurate manner.



## 6. Servicing and reviews

Circumstances change through life, and we'll ensure your financial plan adapts with you. We'll constantly monitor your financial affairs, giving you updates and advice whenever needed.



# Property finance and mortgages

With clear guidance throughout, we'll work with lenders to find and secure the best deal for you.

## Mortgage advice

Find the best mortgage deals from high street lenders and exclusive access.

## Equity release

Find the right product should you need to free up some of your wealth.

## Bridging finance

Secure the best prices on bridging loans to help you with your house move.

## Mortgage capacity assessments

Speed up the divorce process and negotiate the right divorce settlement.

Your home may be repossessed if you do not keep up repayments on your mortgage.





## Wealth management

We'll manage your portfolio of money and investments. We work on an "advisory" basis, which means all investments are held in your name, and we give you advice on the management of your wealth.

With knowledge of your financial plan, we can ensure that our wealth management advice is working in parallel with your life goals. We'll find out the level of investment risk you wish to undertake, the level of loss you could afford to suffer, and if there are any types of investing you want to exclude from your portfolio to ensure your investments reflect your values.

There are a variety of tax wrappers that we can use to enhance the investments you make. These can significantly boost either your personal tax position, your initial investment, or your eventual overall investment returns.

Working with us, you'll receive:

- 🔄 **A bespoke solution created and managed by your own dedicated wealth manager**
- 🔄 **Independent wealth advice covering all aspects of your finances**
- 🔄 **Suitable investment opportunities**
- 🔄 **Regular reviews**
- 🔄 **Access to all your financial information, 24/7, on any mobile or web device through your Personal Finance Portal**

Please note, the value of investments can go down as well as up and you may get back less than the amount invested.



## How we charge

How much you pay for our services depends on how simple or complex your requirements are. We'll communicate with you throughout the process to ensure there are no hidden surprises.

Your initial meeting is free of charge - we just want to get to know you and your goals to check we are the right fit.

During this meeting we'll discuss and agree the level of service you need and the costs involved. We'll then write to you to confirm what's been agreed and ask you to sign and return a Client Agreement.

### So what's charged?

We charge a fixed fee for the production of your bespoke financial planning report. We also charge a fixed fee for consultation on our range of specialist services.

If we need to action anything as part of your plan (like actual changes, investments, or buying policies) then we charge a fee to do so.

Our ongoing servicing and review is also charged for, based on the level of service and frequency of reviews.

*There are no hidden surprises  
in the cost of our services*

# Client stories

## **Mr & Mrs J: Busy working professionals with three children**

During their free initial consultation, Mr & Mrs J decided that our bespoke financial planning service with annual reviews was the right fit. Over the course of the next two meetings, we took the time to understand what they were trying to achieve as a family. We discussed their priorities, the timescales involved, and what level of risk they were prepared to take – if any.

Taking into account their current circumstances, we presented their financial plan. This showed them their existing outlook (including any potential risks and shortfalls) and then advised on a number of recommended changes and improvements. As our financial plans are fully interactive, we were able to show them the short, medium, and long term implications of implementing our financial advice.

We significantly improved the chances of a successful financial future for Mr & Mrs J by showing them how to use HMRC tax reliefs and allowances, reducing their mortgage and financial protection outgoings, increasing their overall level of savings and reducing the expense of investing. At their annual review, we'll see what's changed in their lives and ensure their financial plan is still on track.

## **Mr P: A business owner who wants to retire early**

Mr P had accumulated various pension products throughout his working life along with cash savings and personal investments. Additionally, he had money in his business which he needed to extract before his business was sold.

We needed to help Mr P exit his business in the most tax-efficient way, whilst also securing a sustainable income from his accumulated pension funds and investments. This was key to ensure he maintained his standard of living and fully enjoyed retirement.

Following the presentation of his plan, Mr P realised he would also be able to financially help his children now, rather than on his death, without impacting his retirement plans. He also found peace of mind that if he needed to pay for a nursing home in the future he would be able to. We recommended an annual review of Mr P's financial planning to ensure that his retirement plans remained affordable as he entered this exciting new chapter of his life.

## What our customers say



Simpson Financial Services has been my one-stop shop for mortgages, pensions and advice for many years. The team that Rob has built up around him is first class.

*Colin Stocker*



I have had the best financial advice for my retirement and would recommend them to anyone. One of the best decisions I've ever made, 10/10.

*Sandy McKinlay*



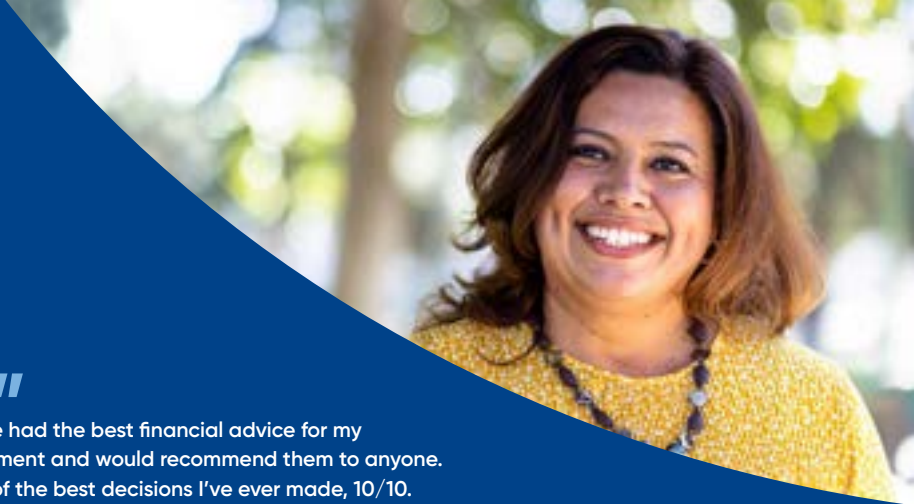
A knowledgeable, friendly, honest service. They take the time to ensure you have the required information to make informed decisions.

*Angela Weeks*



We particularly like that all discussions are in an easy to understand format and we don't feel bogged down by financial jargon. The Personal Finance Portal is a great way to get an instant snapshot of our finances and we always find the information useful.

*Simon Lawrence*





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