Helping you look after your family's future

AN INTRODUCTION TO FINANCIAL PLANNING

We want you to feel confident, secure, and inspired by your financial future.

About you

The way we live our life reflects the way the world has changed: developments in technology, health and medicine mean we're better connected, living longer and enjoying life in new ways.

This allows us much more freedom when it comes to choosing how we want to live our lives, enjoy retirement, and provide for our family.

We need to make sure we have enough money to do all the things we want to, but priorities can change so we need the flexibility to adapt if required.

That's why at Thorntons Wealth, we apply a *'lifestyle financial planning'* approach. This means that instead of recommending a short-term fix through an individual product, we create a detailed plan to help you achieve your long-term financial ambitions.

A plan that evolves with you over time but always has your preferred destination in mind.

It's knowing where you're going – that's the important thing.

Our philosophy

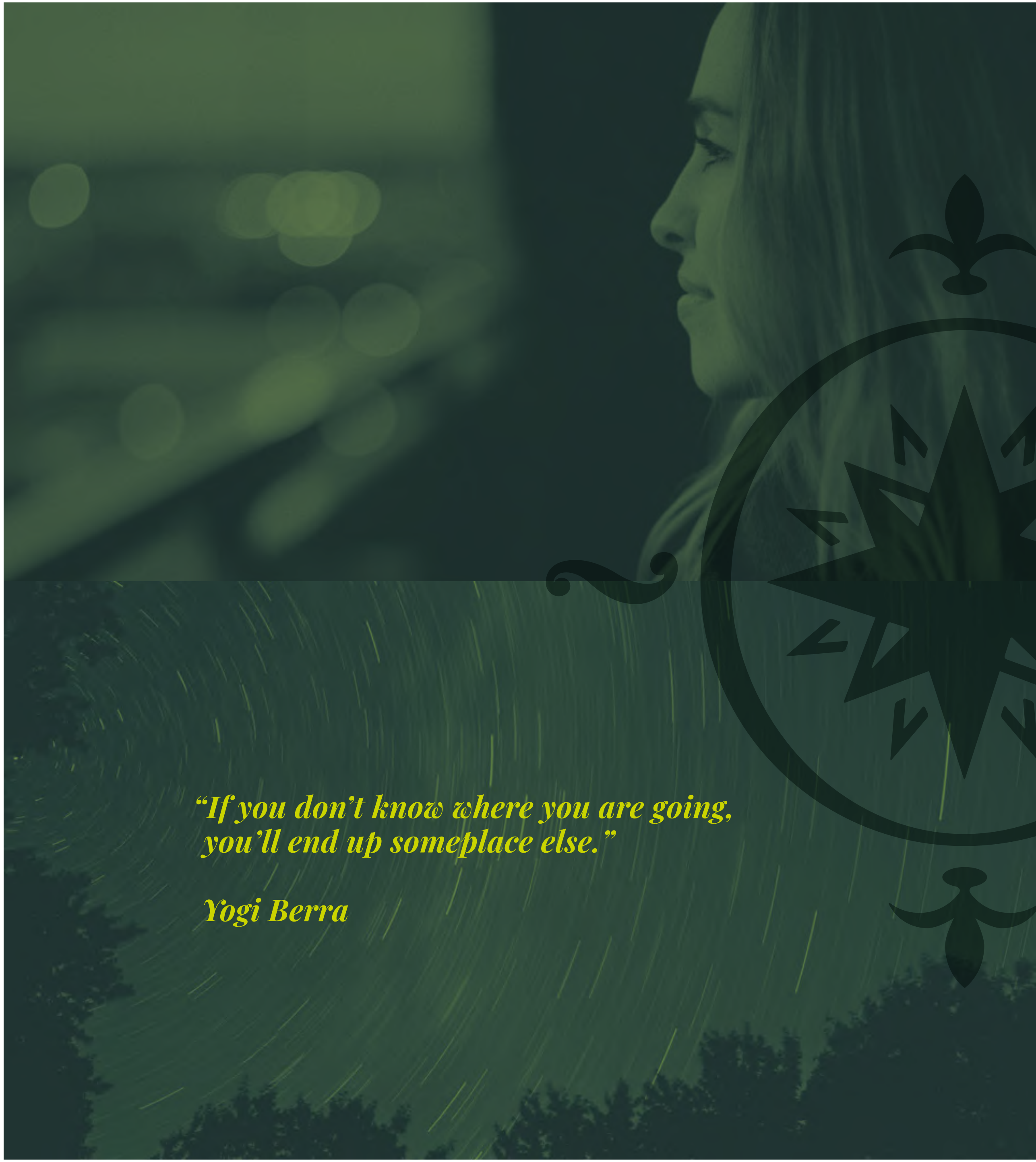
It's our aim to put you at ease. We know that dealing with your finances can be at best challenging, at worst downright complicated.

We're here to listen carefully, to explain everything in simple terms, and leave you feeling confident about your financial future.

We'll start by helping you to articulate your goals and decide what's important in life. We will ask you to think about this in some detail and may prompt you to consider some areas you haven't thought of before. This will help us to unearth the information we need to create a detailed picture of your current financial position. This is the starting point for our journey and the first step towards helping you achieve your objectives.

We'll regularly review this and make adjustments along the way so that whatever happens – be it a financial windfall or set back – your long-term destination stays in sight.

Think of it as a journey from one end of the country to another: your intention might be to reach John O' Groats, but your route may not be the one you expected when you set off. We'll help to reach your destination no matter what direction your life takes.



Our *6 step* financial planning process

You talk, we listen, and we'll create a plan together.

Our goal is for us to help you to move forward confidently, knowing your future is secure with the freedom to live the life you desire.

Step 1: Introduction

This initial meeting allows us to start to get to know each other a little better. It gives you the opportunity to tell us more about you, your hopes and aspirations, and to ask us any questions.

This meeting is at no cost to you, if it feels as if we can help you achieve your goals, we'll both agree on the way forward.

Step 2: Collect

Following the initial discussion, the next stage is for us to gather as much information as we can about your personal and financial objectives.

This is so you can share as much as you can about your life and what's important to you – in essence, how much does it cost to be you? We will then agree the right path forward, and the charges for our services.

Step 3: Analyse

We'll then go away and take a detailed look at your current financial position – your income, expenditure, assets and liabilities.

We'll look at your personal objectives, and your attitude to risk and create a plan that takes you towards your financial and personal ambitions.

Step 4: Develop

The next stage is for us meet again to review the plan we've created for you. We'll explain in detail the recommendations we've made, and how they meet your objectives.

We'll also show how the plan can be altered in the future as your needs change. You will of course have the opportunity to ask us any questions and discuss everything in full.

Step 5: Implement

Once the plan has been agreed, we'll begin the process of implementing it.

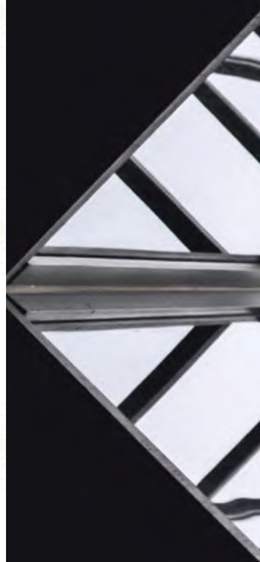
This is where we put in place the products and services we've outlined. We'll try to keep any paperwork to a minimum and as hassle free as possible.

Step 6: Monitor

Your Ongoing Service tier will set out what we provide you with. We all know that life can change, which means your goals and dreams might too. Regular meetings enable us to make sure your plan continues to meet your needs; it also allows us to check your progress and make any necessary adjustments.

We're here for you at any point – to help you make life changing decisions if need be.

Notes



“We can’t direct the wind but
we can adjust the sails.”

Thomas S. Monson

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