



AN INTRODUCTION TO OUR SERVICES

Our financial planning and investment management services can reduce your risk, increase your return, reduce your costs, reduce your tax and save on your administration. Our services are innovative, competitive, and robust. Our clients value them, and the press recognises that they are market-leading. Our main offices are in London, Newcastle, Northallerton and Richmond (North Yorkshire). We serve clients throughout the UK.

Gale and Phillipson is an independent whole-of-market firm. This means, when we give financial and investment advice, we consider all the options open to you – not just a favoured few. This document gives a brief introduction to these services.



Financial Planning

We provide a wide range of financial planning services to help you manage your financial affairs to meet your life objectives.

Whether you are new to financial planning or you need us to review your existing financial arrangements, we provide straightforward financial planning advice on a number of areas:

- » **Savings and investments planning**
- » **Protection planning**
- » **Tax planning**
- » **Estate and inheritance tax planning**
- » **Retirement and pension planning**
- » **Mortgages**

If you need limited financial analysis or you have specific immediate requirements to explore one or a few issues (i.e. following a life-changing event such as divorce or bereavement) we can work with you in a reactive or ad-hoc arrangement.

Alternatively, you can work with us to explore the whole of your financial affairs, and also look to review your objectives regularly over time – to ensure your financial plan reflects your changing circumstances.

In working with you, we follow the 5 step planning approach detailed below:

1. Initial meeting

To clarify your immediate and long-term goals, get to know you, and determine where you would benefit from advice. This meeting is at our cost.

2. Research and analysis of your options

To review any existing arrangements and research and analyse performance, features and costs of additional suitable financial solutions that meet the objectives identified in your financial plan.

3. Choosing and presenting recommendations for your financial plan

To provide a personalised recommendations report and complete supporting application paperwork and documentation.

4. Implementation of your financial plan

To implement any advice we have identified within your financial plan and put your plan in to action.

5. On-going management service and reviews

To review your financial arrangements on a regular basis, your financial adviser will work with you to monitor your financial plan as part of our Partnership Service (see overleaf).



Investment Management

We provide an innovative, integrated and comprehensive range of investment services to help you to ensure your investments achieve tax efficiency, appropriate sector allocation and risk profile, appropriate liquidity and term, competitive levels of charge and efficient administration.

Our investment service allows use of main tax wrappers including ISAs, pensions and offshore bonds and is designed to deliver competitive overall costs. We help you manage your assets in a coordinated, cost-effective way.

Our in-house investment specialists work with your financial adviser to provide them with a good understanding of all investment decisions made for your investments.

Discretionary investment management

Our discretionary investment service allows you to hand over the day-to-day active management of your investment portfolio to our Investment Team.

They will closely monitor your financial investments and make investment decisions on your behalf to ensure that they continue to be invested in accordance with your risk parameters and strategic objectives. Our investment committee monitor the markets and can react quickly to situations as they develop, and implement changes to your portfolio as appropriate.

Advisory investment management

Our whole of market advisory managed service offers comprehensive and continuous investment portfolio management.

Our Investment Team will set-up an investment portfolio which matches your risk profile and strategic objectives. Our investment committee then monitor the markets and review these with you on an annual basis. You make the final decision on individual investment purchases and sales.

All of our investment services include online access to your investment portfolio.

Cash management

Our whole-of-market cash management service researches and selects the most suitable cash accounts for you from the whole of the savings market.

We choose competitive accounts for you from reputable and secure institutions. We move the money when rates change and new opportunities arise. We arrange the paperwork and we keep you informed.

Partnership Service

We believe in strong, lasting relationships, which allows us to work with our clients and manage their financial plans in line with their changing circumstances.

With the partnership service, a highly qualified and experienced financial adviser will work with you to build on and protect your financial position. They will work with you to review your financial goals and changes in situation over time, protecting your assets, preparing for the unexpected,

evaluating your financial performance and keeping you up to date with legislative updates which may affect you.

Your financial adviser will provide tailored financial planning and access to a range of suitable investment solutions. After an initial review and implementing our financial recommendations, we regularly monitor the progress of your Financial Planning and Investment solutions to ensure that everything is on track for you to achieve your objectives.



For help and advice, please call one of our branches

Borehamwood: 020 8238 6363	Camberley: 01276 23333	London: 020 7483 4488	Newcastle: 0191 468 2500
Northallerton: 01609 760960	Richmond: 01748 825971	Swanley: 01322 666000	West Wickham: 020 8777 5993



Email our specialist advisers

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