



**SANDRINGHAM**  
FINANCIAL PARTNERS  
Your Financial Partner for Life

# TIME TO CHOOSE THE SERVICE THAT'S RIGHT FOR YOU

Our investment and retirement services explained

# 'INTRODUCING SANDRINGHAM'

As a UK market-leader in the provision of tailored financial advice, helping you achieve your goals is what drives our expert Sandringham financial advisers. We are dedicated to helping you grow and secure your hard-earned money so that you can enjoy more important and precious times in the future.

## 'Sandringham Time – a new experience in client service'

Sandringham Time is how we describe the positive experience our clients have working with us. It means having:

### **More time to think**

we aim to remove the time-consuming complexities and barriers to arranging and managing your financial plan efficiently.

### **Time for your plans to work**

ensuring your investment, retirement and protection choices work for the long term, and are not skewed or altered unnecessarily due to short term populist views, press speculation or opinion.

### **More control**

state-of-the-art technology enables you to see all your investments, products and other assets from a single web page, anywhere, 24/7.

### **More time with your adviser**

our client management systems mean your Sandringham adviser can be freed up to spend more time on your specific financial planning needs.

## Our advice model

Sandringham offers independent advice. This means that we assess a range of investments that are diverse in terms of their type and the company that produces them.

Sandringham performs research on a wide range of investments and our adviser can recommend almost any investment to you as their client. However, they will only recommend a product to you once they have assessed your needs and determined that it is suitable for you to invest in.

Our primary purpose is to research and recommend investments to you. We can refuse to accept your instructions to invest if we do not believe it to be suitable. This doesn't mean you can't invest, only that Sandringham may elect not to facilitate an investment for you.

Sandringham produces its own internal research to assist advisers in finding a range of investments to meet your needs. Our advisers are not restricted to the investments we research, and we provide training to every adviser on when they should consider other investments. We do not receive any income from the products or investments you select other than the fees covered in your client agreement.

# FINANCIAL PLANNING A VERY PERSONAL MATTER

We appreciate that your time is precious – the time you spend with your family, the time spent doing all the things you love, and the times in the future when longer term aims and ambitions become reality.

Through expert financial planning your Sandringham adviser will work with you to explore your options, then plan for how your tactical and strategic financial goals can be best met.

Every client is unique and our advice is completely tailored to your individual circumstances. By way of example, here are some of the areas in which your Sandringham adviser may deliver financial advice.



## Investing for capital growth\*

An investment strategy may help you build your hard-earned cash, whether it be to improve the return on your savings, growing the value of your money for a specific purpose, or putting money aside for a rainy day.



## Provide income now or in the future

You may like the idea of supplementing your earnings with an additional income, and then of course there's saving money for a prosperous retirement.



## Building up a retirement fund

Making regular pension contributions for a financially secure retirement would be high on most people's wish-list. It's never too late to start.



## Using your retirement fund wisely

Are you looking for a cash drawdown from your consolidated pension pots after you're 55 years old? What about an income to last throughout your retirement? Your Sandringham adviser can help you get the balance right.



## Arranging mortgages

Mortgages come in many shapes and sizes, and can be complicated. Your Sandringham adviser will work with a range of carefully selected lenders to get you the mortgage which suits you best.



## Protecting those you love

The financial implications on your family should you be unable to work because of a serious illness, an injury or accident could be severe, and even worse should you die unexpectedly.



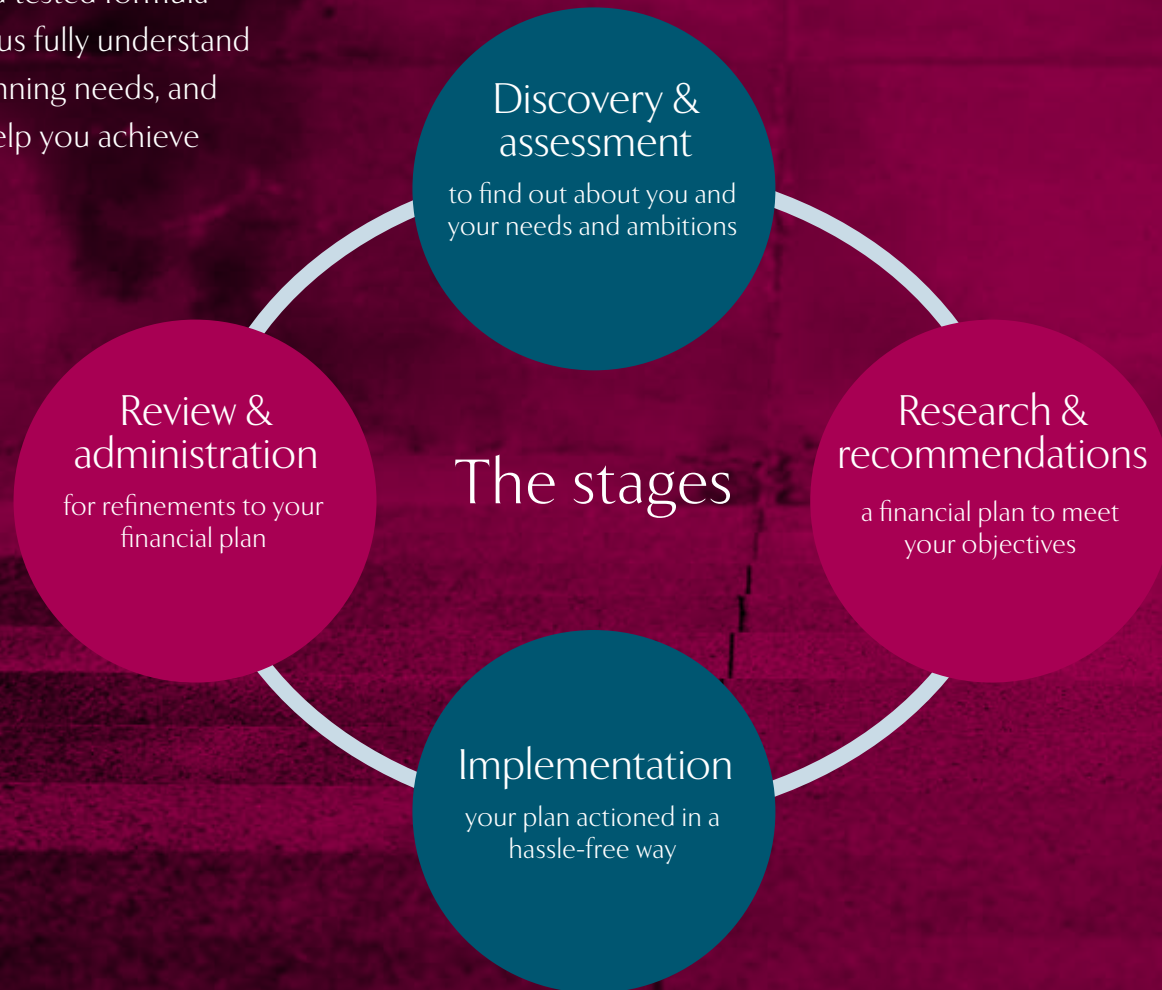
## Planning for when you're gone\*

Properly executed estate planning – trusts and Inheritance Tax planning – will help you organise your affairs so the right people inherit your assets.

\*The FCA do not regulate tax advice, trusts or off-shore investments

# TIME TO SHAPE YOUR FINANCIAL PLAN

Our four-stage process is the basis by which every Sandringham adviser and client relationship operates. It follows a tried and tested formula designed to help us fully understand your financial planning needs, and the best way to help you achieve your goals.



# THE FOUR STEPS TO SHAPING YOUR FINANCIAL PLAN

## STEP 1

### Discovery & assessment

This initial stage is designed to help Sandringham fully understand your personal details, your current financial position and quantify your assets and liabilities to identify any gaps you may have in your current financial position. At this meeting, we'd also look to understand your financial aims and ambitions and balance those against your stated attitude to risk and your capacity for loss. As part of this process we'll help you to better understand how existing plans fit with your future goals.

## STEP 2

### Research & recommendations

Next, we use our expertise as financial planners to begin the process of formulating a financial plan to meet your personal needs. Before making firm recommendations, we research financial products from our approved panel and any other products we believe may be of particular interest to you.

Our advice will take account of your personal tax situation both now and in the future. This will influence our choice of tax wrappers, and use of tax breaks, for example, using your full ISA allowance or maximising tax relief for retirement savings.

You'll then receive our Suitability Report setting out our recommendations. These will be clearly presented and explained to you, and we'll take time to answer any questions you may have. Our goal is to ensure you are completely happy with our advice before we proceed into implementation.

## STEP 3

### Implementation

We make sure your financial plan is both fully agreed and actioned in an efficient and hassle-free way. We'll help you to complete application forms, we'll liaise with our investment and underwriter partners on your behalf, and ensure all paperwork and any transfer documents are in place. There's very little for you to do.

## STEP 4

### Review & administration

We offer an ongoing financial planning service called Precision - designed to keep you in contact with your adviser as well as giving you the confidence and reassurance of knowing your financial affairs are being properly monitored and managed over the longer term.

Annual reviews are included in this service and can be completed with your adviser face to face, over the phone or online, depending on your preferences. At a review meeting, your adviser will ascertain if changing market conditions or your personal circumstances require refinements to your financial plan. In such cases, your adviser would create a new Suitability Report for you to agree before they take any action on your behalf.

# WE'VE HELPED CLIENTS **JUST LIKE YOU**

Sandringham has helped hundreds of people achieve their financial goals by building, securing and getting the most from their hard-earned money. Here are just a few of our clients' stories. You'll appreciate that their names have been changed to protect their identities.





### CASE STUDY 1

## Investing for future events\*

Secondary School Teacher Cassie (39) and Surveyor Gary (42) always had ambitions to invest any spare money they had to afford both planned – and some unplanned – events. Having understood the couple’s investment ambitions and their moderate attitude to risk, their Sandringham adviser has been able to construct an appropriate investment strategy. Their main priority is to provide a lump-sum to extend the family home in 5 years, and to make best use of a recent inheritance to pay for university fees, and family holidays. For the longer term, there’s also a plan to help the children with deposits on their first homes.

Gary and Cassie keep track of their investments, 24/7, online, thanks to the Sandringham Wealth Platform client portal. See page 9

### CASE STUDY 2

## Planning for a prosperous retirement

HR Director Margo (59) had already worked with Sandringham to help her build a private pension plan and her mind had begun to turn to how she would manage her income in retirement. Being over 55 years old, Pension Freedom rules changed everything. Margo’s Sandringham adviser has been able to review her private and work-related pension pots and create a strategy leading up to retirement.



### CASE STUDY 3

## Creating a peace of mind insurance plan for the unexpected

Dentist Michael (32), married, mortgaged, with 2 young children, already had life insurance. But with a third child on the way and a planned move to a larger property, he asked Sandringham to review his overall protection needs. We helped Michael increase his life insurance (more cover for nearly the same price), and helped him arrange Critical Illness Cover in case he was ever diagnosed with a specified serious illness. He now also has Income Protection should he be unable to work due to a serious illness, or an accidental injury.

Life insurance pays a tax-free lump-sum on death. Critical Illness pays a tax-free lump sum on diagnosis. Income Protection pays out a tax-free monthly income if you can’t work.

### CASE STUDY 4

## Arranging a mortgage for the next move

Engineer Khalid (29) and Midwife Mira (27) had learned a lesson from their first property purchase – ‘mortgages come in many shapes and sizes, and are never straightforward’ They’re now thinking about starting a family and that’s going to mean a bigger place. They have the deposit, and we’ve illustrated the pros and cons of a repayment mortgage vs interest only, and the differences between fixed-rate vs variable rate repayments.

There’s much to consider when making one of the biggest financial decisions of your life. Your Sandringham adviser will be able to help you make the right choice.



### CASE STUDY 5

## Making sure money goes to the right people\*

Retired Farmer Henry was keen to ensure that the right people inherit his assets after his death. We demonstrated how a trust would allow him to provide an income for his widow, with the capital passing to any children on her death. We also showed Henry how lifetime gifts of assets could be made now to reduce the potential Inheritance Tax liability in the future\*\*.

Sandringham was also able to show how more of Henry’s wealth could be passed on to his beneficiaries through straightforward Inheritance Tax planning.

\*The FCA do not regulate tax advice, trusts or off-shore investments

# PRECISION FROM SANDRINGHAM...

Time doesn't stand still. Your personal circumstances are ever-changing with world, political and economic factors continually impacting on financial markets. That's why it's important to review, and if necessary adjust your financial plan on a regular basis.

## Introducing Precision

Our proactive client-focused service is designed to help you meet your longer-term financial planning goals. Your adviser will explain the wide range of benefits of paying for an ongoing service charge.

Please note: It is important to understand that at any time you can decide to stop receiving and paying for this ongoing service.

## Key features of the Precision ongoing service

### Regular reviews

Your adviser will offer you an annual review meeting - an opportunity to identify any new advice requirements. In addition, you'll receive your annual review pack detailing the performance of your financial plan.

### Wealth Platform Client Portal

As a Precision client, you'll be set up with your secure password to enjoy 24/7 online access to your own investment dashboard, investment analytics data, assets register plus a whole lot more.

### Priority adviser access

If your adviser isn't available at any time, simply call Sandringham's centralised telephone number and we'll arrange for them to get in touch.

### Keeping you up-to-date

Helping you to keep in touch with the market, economic and wider financial developments.





# SANDRINGHAM ...WITH YOU ALL THE WAY



## Keeping you up-to-date

We don't expect clients to have time to research the world of investments, markets, tax and changing economic conditions etc. – that's why we produce regular commentary, opinion and views to help you stay up-to-date and have more informed discussions with your adviser. You'll also find interesting articles and blogs on our website.

## Expert Guides\*

Our website features a series of easy to read guides covering financial planning subjects – investments, pensions, protection, tax planning and estate planning.

\*Please note: These guides are for your information only and should not be considered financial advice. You should always seek appropriate professional advice before making any decisions regarding financial planning.

## Regular reviews

We offer an annual meeting to review the performance of your investments, plans and policies. We will use this review to understand and update any changes in your personal circumstances and financial ambitions that may require further financial planning advice. You'll also receive:

- An annual comprehensive review pack summarising your progress towards achieving your goals.
- A summary of your objectives clearly identifying which ones have been addressed and if any are still to be considered.
- Regular breakdowns of your assets and the underlying details of each portfolio.

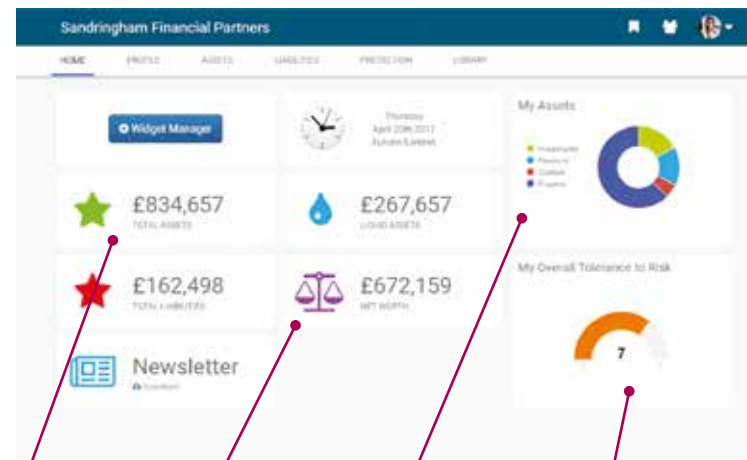


## Wealth Platform

Our Wealth Platform allows you to view and monitor your investments, plans, policies and other assets all in one place, 24/7, online.

- View a summary and valuation of your investments and other financial products.
- Access valuations of your assets held on third party platforms.
- Analyse individual assets and their performance over time.
- Review and update your attitude to risk and loss.
- A secure and safe place to receive and store your documents.
- Review key documents your adviser has shared with you.
- Upload documents you wish to keep safe.
- Update personal information.
- Prepare for important review meetings with your adviser.
- Use our secure messaging service.

## Investment dashboard



- 1 Keep track of your Total Assets and Liabilities
- 2 Here you'll find the amount of assets you have immediate access to and your total net worth
- 3 See the assets you own as a percentage of all your assets including investments, pensions, chattels and property
- 4 A reminder of your overall attitude to risk score

## Priority adviser access

Need to talk to your adviser, but he or she isn't available? We'll take your details and ensure your adviser contacts you as soon as they are free. As part of the Precision service, you can contact your adviser for financial advice at any time, so you don't have to wait for the next annual review.

## How we charge for our advice\*

For your initial advice and ongoing service, your Sandringham Partner will make a charge. The level of fees and how they are to be paid will be discussed in detail before any costs are incurred. Please ask your adviser for a detailed breakdown for the specific advice fees.

\*Please refer to your Client Agreement

# WE AIM FOR SERVICE EXCELLENCE

All Sandringham advisers are qualified to offer the highest levels of tailored financial advice. They are also on a journey of continuous training and professional development to improve their core skills and knowledge.



## What to expect as a client?

We can't predict what's to come, nor can we make guarantees about future outcomes. What we can do however, is to use our skills to maximise the chances of you achieving your aims and goals. As a Sandringham client, we aim to keep you connected to your financial future by:

- Focussing on your specific needs and aspirations.
- Fully assessing your attitude to risk.
- Having an open discussion about how you feel about your money gaining as well as losing value.
- Making recommendations based on a wealth of experience and knowledge.
- Using our unique investment proposition offering risk rated portfolios to match your attitude to risk.
- Being committed to low charges for providing our wealth management portal.
- Offering annual reviews to evaluate your portfolio's performance and address any changes to your personal circumstances.
- Building a life-long, on-going working relationship.
- Providing the highest levels of personal service.

# YOUR MONEY IS PRECIOUS LET'S MAKE THE MOST OF IT

Thank you for considering Sandringham Financial Partners as your financial planning advisers. To find out more about how we can help deliver great outcomes for the important times ahead:

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