



3D Financial Planning

Independent Financial Advisors



3D Financial Planning is an award-winning firm of Independent Financial Advisers. We provide independent financial advice to individuals, trustees and business owners to help them to build, manage and protect their wealth.

The fundamental philosophy of 3D Financial Planning is that your financial planning should be multi-dimensional, taking into consideration every aspect of your financial affairs. If one area of your plan changes, its direct effect on other areas will also be examined and updated accordingly.

This holistic approach, which has been developed through many years of experience advising discerning clients, is highly valued as it enables

you to have greater clarity on your entire financial situation. Ultimately, you should feel secure in the knowledge that your personal financial plan will achieve your objectives and lifetime goals.

Our starting point is to establish your current position, understand your financial objectives and map out your long-term aspirations. By carefully considering what is important to you, we can create a financial plan that is tailored to your needs and requirements.

“People who work with a financial adviser accumulate 20% more assets than those who have not taken advice.”

The Value of Advice Research Report (2017 ILCUK)

Our Advice Process

We have a **four-step approach** to helping you achieve your financial goals and objectives.

1. Consultation

This initial meeting will involve a discussion of your financial position, aspirations and goals. Initial disclosure documents and an explanation of our charges and practices will be provided. Following our meeting, we will send you an engagement letter detailing our services and the advice we will provide.



2. Research & Planning

To provide our financial planning report we need to conduct some research and planning. This will take into account:

- Your financial objectives and long-term aspirations.
- Your attitude towards investment risk (i.e. how much you are prepared to see your investments rise and fall).
- Any existing or new products that we would recommend to achieve your financial objectives, ensuring they match your agreed level of investment risk.
- The tax efficiency of all your current and recommended products, ensuring they provide either the income or growth in the most tax efficient way.

Following this research and planning stage, we will produce our financial planning report with our recommendations.





3. Advice & Implementation

We will then go through your financial planning report in a clear and comprehensive manner. We will also explain the implementation process of any recommended policies and how we propose to provide an ongoing service to you.

“People who work with a financial adviser are on average £40,000 better off than people who have not taken advice.”

The Value of Advice Research Report (2017 ILCUK)

4. Ongoing Reviews

If you decide that you want to work with us then we will arrange annual ongoing reviews to ensure that we are able to meet your financial objectives and long-term aspirations.

When we meet our clients for our annual reviews, some of the most common questions that we’re asked are:

- When can I afford to retire and how much can I spend?
- How much do I need to save to meet my desired lifestyle in retirement?
- What level of return do I need to meet my desired lifestyle in retirement?
- How much risk do I need to take with my investments?
- Can I afford a large capital expense such as a new car, or make gifts to family?
- Can I meet my goals if my investments don’t perform as well as expected?
- How would my family cope if I am unable to work or if I die prematurely?

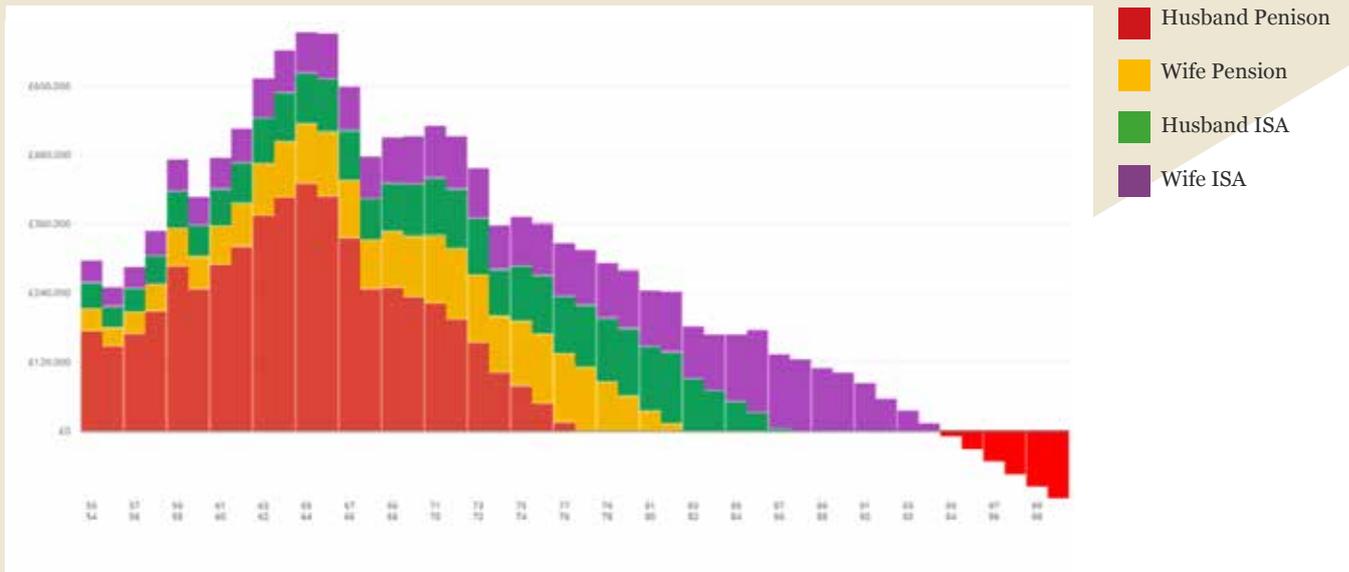
A Lifetime Financial Plan can provide you with the answers to these questions.



Cash flow modelling is an important part of our financial planning for clients. It helps us to answer many of our clients' questions by allowing us to forecast their current and future financial situations. Here is an example of a client's current situation. This example forecast shows the effects of drawing an income

from age 65, having taken into account the client's attitude towards investment risk and using realistic assumptions of inflation and growth. The forecast provides our clients the assurance of knowing what age would it be sustainable for them to draw this level of income, in this case aged 94.

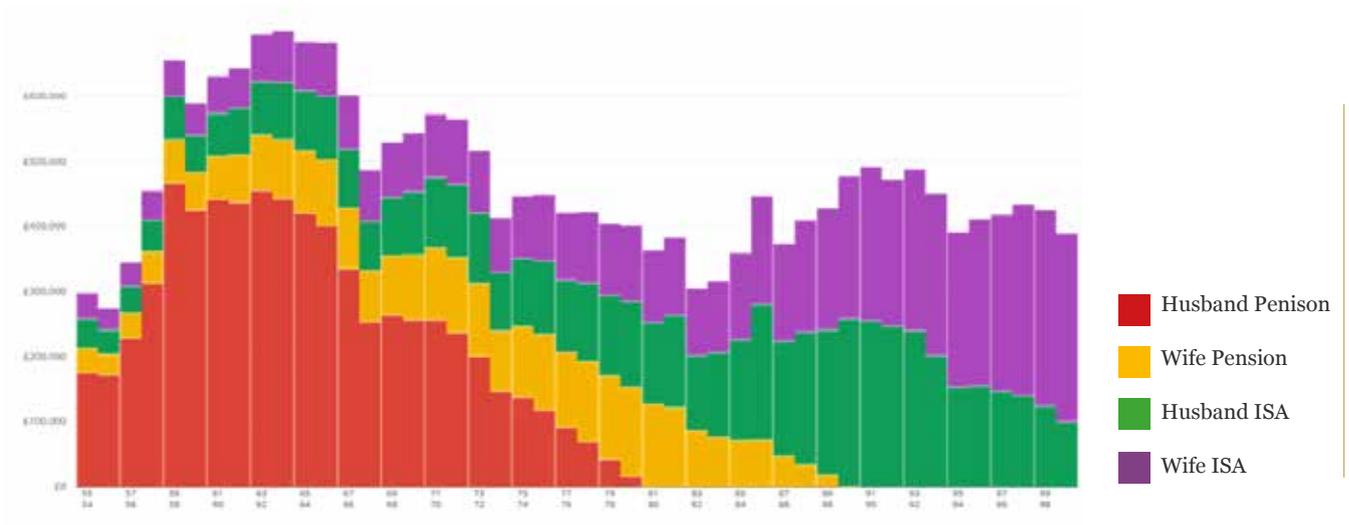
Portfolio of Investments and Pensions currently with no advice.



Now, using our Lifetime Financial Plan strategy, the client can see that with our financial advice and planning the same levels of income are now

sustainable past 100 and would leave money to be passed on to the family.

Portfolio of Investments and Pensions with advice given regarding investment and pensions planning.



These calculations have used many assumptions, including the anticipated rate of inflation and an estimated investment return rate, as well as your current tax position.

Our Investment Strategy

Our investment committee meets every quarter to review the investments we recommend. We review the performance of every fund or investment during these meetings to ensure that we are still happy to continue to invest our client's money into these various holdings. We then remove any funds that no longer meet our criteria from our clients' portfolios.

Extensive research and strict selection criteria ensure that we select the best funds from across the global markets. We have a strong track record of delivering investment performance for our clients, but most importantly, ensuring your agreed level of investment risk is always adhered to in relation to inflation and growth.

* This is in relation to our portfolios that we manage in line with the Fusion risk portfolios, however there are funds that clients can hold that are not managed on this basis.



“Risk comes from not knowing what you are doing.”
Warren Buffett - CEO of Berkshire Hathaway

“Scott has impeccable discretion and offers accurate financial advice that one can depend upon. His perceptive and pragmatic approach makes him the best choice for discussing financial matters. He is undoubtedly a true professional.”
Dan Benham – CEO Tendo Solutions



Our Relationship and Fee Structure

There are no hidden charges when you work with 3D Financial Planning; we tell you exactly what you are going to pay for our services. The initial meeting is always held without charge (at our expense) and without obligation. Following our first meeting we will write to you

with a detailed engagement letter describing the specific services we can provide and the fees for these services. We will never charge you anything until you have agreed how we are to be paid by signing a copy of the engagement letter.

Further details of the costs of our services can be found in our Client Service Agreement.

Ongoing Advice and Fund Management

Whether you have a sizeable and complex portfolio of products or simply just one or two modest investments, it is important to consider how these should be managed going forward. We can provide an on-going service designed to expertly maintain and monitor your portfolio. The benefit of this is to ensure that your objectives and attitude to risk are correctly aligned over an extended period. In addition,

on-going advice services ensure that developing and future financial objectives are taken into account. We have three different options available for ongoing financial advice, depending on how often you wish to review your finances. These are transactional, preferential and executive. We will advise you which we feel is most appropriate, however it is your choice as to what level of on-going service you would like to receive.

“3D Financial Planning have been our advisers since 2010 and Scott is amazing at what he does, very passionate and always with the client’s best interest at heart. He is honest, very knowledgeable and highly attentive, I have and will continue to recommend Scott as someone to work with without reservation.”
Renu Assi – Global Director of HR at S&P Global Market Intelligence



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