Arch Financial Planning Limited
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CLIENT PROPOSITION

for Arch Financial Planning Limited

The Arch Partner Service

An Annual Review Meeting With Your Adviser

- A complete review of your financial strategy

Unlimited Telephone and Email Access To Your Adviser

Unlimited Face To Face Access To Your Adviser

Access to Specialist Advisers

- Investment, pensions, protection and mortgage specialists

The Professionals Service

- Providing strategic updates to your accountant and any other professional advisers
- Supplying end of year taxation information (as required)
- Recommending suitable professionals as needs arise

The Arch Investment Proposition

- Use of widely acknowledged expert organisations
- Active monitoring
- Regular fund selection
- Automatic rebalancing

The Portfolio Management Service

- Use of the Nucleus Wrap to provide online access to portfolio valuations
- Written portfolio valuations on request
- Access to discretionary fund management if required

The Priority Response Service

- Phone calls and emails returned by the end of the third working day

The Remove The Hassle Service

- Taking the complexity and hassle out of administering your financial life

The Second Opinion Service

- Making ourselves available to consider new ideas from whatever source they may originate

The Inheritance Tax and Estate Planning Service

The Taxation Planning Service

- In conjunction with your accountant or other taxation advisers

The SIPP Service

- Value added strategies using self invested personal pensions (SIPPs)

The Pensions Service

- Pensions advice
- Pensions review
- Pensions consolidation and use of SIPPs

Award Winning Ongoing Financial Education

- *MoneyTalk*; in-house Guides, and an actively managed website.

Thank you for your interest in our services. Whether you are a potential client, or have been a client for some time but just want to update yourself on the range of our services, your interest is very much appreciated.

Our *Client Proposition* seeks to provide you with an overview of Arch Financial Planning Limited and the services which we provide. For further details about our services and the way that we charge for them, you should request a copy of our Client Agreement.

At Arch Financial Planning Limited we believe that professional financial advice can add significant value to individuals and businesses. It is because of this belief that we provide a comprehensive ongoing review service designed to create real value for our clients.

As your partner in building wealth and security, we focus on ways that we can help you to live the life that you want to live. By engaging Arch Financial Planning Limited you assure yourself of regular financial checkups and access to new ideas brought to you by the Arch team.

Choosing a financial partner is one of the most important decisions you will ever make. Take your time, choose wisely, and we hope that we can earn the right to work with you into the future.

Typical Service

We can, for example, help you:

- build up and maintain an investment portfolio to achieve your objectives, whether you wish to save regularly or you already have a range of existing investments. This includes investing for children and grandchildren and holding investments in trust as well as investment advice for trustees and companies.
- with the funding of your pensions for later life and transfer existing plans where necessary. This includes running group pension and employee benefit schemes for small to medium size companies and charities.
- make the best of your pension funds once you reach retirement. This includes advice on annuities and pension drawdown plans.
- find the most suitable life insurance and health insurance plans for yourself and your family.

- obtain the most suitable mortgage or re-mortgage.
- arrange your affairs so that you do not pay unnecessary tax. This includes income tax, capital gains tax and inheritance tax.
- we can help you or a relative fund care fees. This includes advice on immediate care plans and investing assets in the most appropriate way.

Our Role as Financial Advisers and Planners

It is important that you understand our role concerning your financial and investment planning and the foundational principles on which we base our advice. If these principles are understood and accepted, it will be easier to decide at any time whether changes need to be made.

Principle 1

- Whilst it might seem self evident, our role is to provide financial planning advice. Although this will often involve recommending the most suitable financial planning products for your circumstances we are not limited in this to simply selling products. In our dealings with you we will strive to be creative, independent of any product provider, and client-centred.

Principle 2

- Our aim is to assist you to achieve your long term financial goals. Our skills are more about the 'big picture' of your investment planning commensurate with your age, attitude to risk, capital growth/income needs and tax position rather than the day-to-day detail of investment management. A major part of this planning will be to determine the overall shape of your investment portfolio by the strategic allocation of your investments across the most appropriate types of asset. Studies have shown that by far the most important influence on the variation of investment returns is the strategic asset allocation between the major asset classes. We have no expertise in day-to-day tactical asset allocation and no more ability than the next man in making short-term profits for our clients.

Principle 3

- We will strive to be ethical in all our dealings with you. This simply means that we will try to deal with your financial affairs as though they were our own. In circumstances where there might be a conflict between your needs and our personal financial advantage we will put your needs first.

Principle 4

- We will only advise you within our areas of expertise and experience. We are constantly seeking to expand our knowledge and experience; however, if our advice needs to go beyond our current level of competence in any area, we will seek the help of another adviser within the company to assist us in the process. In some situations we will explain that we cannot advise you on a particular aspect of your financial planning and where possible direct you to another professional who can.

Principle 5

- We acknowledge the simple fact that the world in which we live is constantly changing. We are currently in a technological revolution which is changing our lives every bit as much as the industrial revolution of the 19th Century. Such changes will inevitably mean that some of our decisions with hindsight were wrong. Our role at such times is to admit our mistakes and make the necessary changes for you on the most favourable terms that we can arrange.

Principle 6

- Every investment has an element of risk. It is an unavoidable part of the investment process. For example keeping £100,000 on deposit in a bank (or building society) will subject 50% of the capital to the risk of loss through the collapse of the bank. Even many National Savings products can subject your capital to loss through the effects of inflation. Our job is to identify the risk, match the risk to your requirements and attitude to risk and explain clearly that risk to you.

Principle 7

- Even though risk is unavoidable we will seek to reduce the risk to your portfolio as much as we can by using diversification of investment types, markets and market sectors, products and product providers to avoid you having all your 'eggs in the wrong basket' at the wrong time. We will use collective investments that are managed on a day-to-day basis by professional fund managers and where possible will involve the tactical asset allocation services offered by external companies.

Principle 8

- When giving investment advice to you we will take account of your tax position and the tax treatment of the investments. This will hopefully enable you to avoid paying unnecessary tax.

Principle 9

- No single type of investment is right for everyone. Each carries different risk profiles and personal needs and preferences also vary widely. The ideal is a balanced portfolio between long and short term; low risk and high risk. What constitutes a balanced investment portfolio will vary from investor to investor depending on such factors as your age, your employment status, your requirements for income and/or growth and your attitude to risk.

Principle 10

- We will want to make sure that you have sufficient money on deposit or otherwise readily accessible for emergencies so that you do not have to remove capital from long term investments at an inappropriate time.

About Us

Arch Financial Planning Limited was regulated by the Financial Services Authority (FSA) as a personal investment firm with effect from July 2003. However, the history of our business goes back to October 1989 when we were authorised to provide independent financial advice under our former name of Arthur Childs Financial Services.

What began as the trading style of Arthur Childs, the founding principal, developed into a family partnership in 2001. As the firm expanded further we sensed the need for a less family-centred name and a move to a limited company status which we did in 2003.

We have been based in Cranleigh, Surrey since our formation in 1989. Cranleigh is technically still a village rather than a town but is home to a number of highly successful organisations which have a reach far beyond Cranleigh.

These include Cranleigh School, the independent day and boarding school set in a two hundred-acre site; Cranleigh Freight Services, one of Europe's leading freight companies; Cranleigh Aerials, now a five company group which has clients such as Guildford Borough Council, Hampshire County Council, Berkeley Homes and Laing Homes; the Cranleigh Show, one of the country's oldest one day agricultural shows, and of course Arch Financial Planning Limited.

The company has a team of eight independent financial advisers (IFAs), four of whom have been with the company for over ten years, and four support staff at its Cranleigh office. The company has around 5,000 customers on its books and many hundreds of those would count themselves as regular clients. In total the company is responsible for nearly £100 million of customer/client funds.

We consider our 'home' territory to be Surrey, South West London, Sussex and Hampshire, although we have clients throughout the UK and indeed overseas.

We encourage our advisers to continue studying for professional examinations throughout their time with us. A number of them have passed Chartered Insurance Institute exams at the Diploma and Advanced Diploma level.

The team of advisers is overseen by our Managing Director who is a Certified Financial Planner, Chartered Financial Planner, Fellow of the Chartered Insurance Institute (FCII), Fellow of the Personal Finance Society (FPFS), Fellow of the Pensions Management Institute (FPMI) and Associate of the Institute of Financial Planning (AIFP).

Our Advice Process

All of our clients are individuals and wish to be treated as such. However, it is important that we use a clearly defined process with each client to make sure that nothing is missed and that we maintain our compliance with the financial services regulations at all times.

First Interview

- Purpose - Personal Questionnaire
- Establish what is required
- No charge

Follow Up Letter

- Brief description of background information
- Statement of your requirements
- Outline what we can do for you
- Our costs for doing the work
- Your approval (with cheque for our advice fee)

Charging Option (1)

- If the work involved is to recommend some life cover, or a pension or a single investment we will normally make a recommendation and provide an illustration to you without charge. Our 'suitability' report will then identify the commission or fee required to arrange the policy/investment.
- We will, at the same time, provide you with letters of authority for your existing plans.

Charging Option (2)

- If the work involved is to carry out a comprehensive financial review, produce a report, or to recommend combinations of life cover, pensions, investments etc we will request a cheque before carrying this out.

Charging Option (3)

- If you have confirmed, after receiving our follow up letter, that you wish to proceed on a fee basis, we will simply start billing you at our hourly rate from now on, unless a fixed total fee has been agreed.

Arranging Any Investments etc

- If we have agreed to proceed on a fixed total fee basis we will require the fee before our Support Team process any applications etc.
- If we have agreed to deduct our costs from your investment funds or product then the Support Team will simply process the applications as normal.

Reviews

- These will depend on whether you wish to be treated as a customer or a client. A customer will simply approach us each time they require our services. If a review is required you may be asked to agree to pay a fee for this.
- A client will be offered reviews at certain intervals. The cost for these will usually be covered by the fund based charge, or a monthly retainer.

Other Servicing Work

- This is really the start of a new cycle. We would normally meet with you to identify your requirements without charge. This would be followed by a letter confirming what we are being asked to do and the way we expect to be paid for this (ie a repeat of charging options 1,2 or 3).

Paradigm Partners LLP

We use the compliance services of Paradigm Partners LLP www.paradigmgroup.eu to make sure that our processes and practices are fully compliant.

In addition we are able to provide our clients with services through our involvement with Paradigm that we would not be able to access on our own. The most obvious of these are the five risk-rated client portfolios designed by OBSR (Old Broad Street Research) www.obsrfundratings.co.uk and which are available to all clients using the Nucleus Wrap. It would cost Arch many tens of thousands of pounds annually to arrange for OBSR to provide this service for our clients if we approached them directly.

Our Team

Directors

- **SARAH BOND**, Director – Operations and Support (sarah.bond@arch-fp.co.uk)
- **ARTHUR CHILDS**, Managing Director (arthur.childs@arch-fp.co.uk)
- **MARY CHILDS**, Director – Financial Control (mary.childs@arch-fp.co.uk)

Support Team (support@arch-fp.co.uk)

Director Responsible: SARAH BOND

- **SARAH BOND**
- **MARY CHILDS**, Financial Control
- **JOANNA ENTICKNAPP**
- **AMANDA PERRY**
- **JULIA TIDY**
- **AMY WHITTINGHAM**
- **PARADIGM PARTNERS LLP,** Compliance Support
- **NUCLEUS WRAP,** Investment Platform

Adviser Team (ifa@arch-fp.co.uk)

Director Responsible: ARTHUR CHILDS

- **STEVE BARRY,** Group Pension, Protection (steve@barryifa.fsbusiness.co.uk)
- **SARAH BOND,** Office Based Financial Adviser (sarah.bond@arch-fp.co.uk)
- **ARTHUR CHILDS,** Strategic Planning (arthur.childs@arch-fp.co.uk)
- **NEIL HIGHAM,** Retirement Planning Specialist (neil.higham@arch-fp.co.uk)
- **PETER KINGSTON,** *Senior* Care Fees Specialist (peter.kingston@arch-fp.co.uk)
- **ALISON RADFORD,** Equity Release Specialist (alison.radford@arch-fp.co.uk)
- **JOE C TRICCAS,** *Senior* Retirement Planning Specialist (joe.triccas@arch-fp.co.uk)
- **DEIRDRE A TRUSSLER,** General Financial Adviser (deirdre.trussler@arch-fp.co.uk)

Arch in the Press

The most widely read weekly newspapers for over 30,000 IFAs and 40,000 professionals within financial institutions are *Money Marketing*, *Financial Adviser, Professional Adviser* and *New Model Adviser*. Arch Financial Planning Limited has received numerous mentions in these publications and these are included on our website.

Arthur Childs, our Managing Director, is part of the Broker Review Panel for *Money Marketing*. As such he is often asked to contribute his views on new financial product launches. Arthur is also a regular contributor to the Market Tactics section of *New Model Adviser* and is one of 250 advisers from all over the UK who form the IFA Panel for *Professional Adviser* magazine.

Our Email Service, *Money*Talk

Please register for our brief monthly email bulletin, *Money*Talk. This will keep you informed on a number of general financial planning issues without any obligation on your part.

Simply send an email to **moneytalk@arch-fp.co.uk** and ask us to include you in the next issue. You can de-register at any time in the same way.

If we received your initial enquiry by email we will have automatically included your email address in the free subscription list for, *Money*Talk. However, we are keen to respect your wishes and not to inconvenience you in any way. There will be an unsubscribe link on the first, and indeed every, issue of *Money*Talk that you receive.

If you unsubscribe when you receive the first issue, or at any time, we will delete your email address from our subscription list immediately. We will not pass on your email address, or other contact information, to any other organisation.

Our Websites

We have an actively managed website which contains a great deal of helpful information on aspects of financial planning – **www.arch-fp.co.uk**.

If you have access to the internet do please bookmark our website for a regular look. It is all part of our developing service to clients. In addition we have a number of single topic micro-sites.

The Nucleus Wrap

A wrap is an administrative platform (ie service) that combines, or wraps, all of a client's investments into a single manageable account.

Arch Financial Planning Limited was an early user of investment platforms as it could see the benefits for its clients in terms of consolidation, convenience, choice, control and cost.

Building on this experience of other platforms and our most recent research, Arch Financial Planning Limited joined with a selected number of firms and entered the Nucleus Wrap in 2008 as it feels that this offers outstanding value for our clients going forward.

In order to use the Nucleus Wrap clients are required to invest a minimum of £20,000 into the service, although such an investment does not have to be made at the outset.

The main advantages of wraps are:

- You can view all of your investments together (provided they are held on the wrap) and obtain a clearer overview of your financial position.
- It is easier for your investment adviser to see and advise on asset allocation, as well as the balance of the tax vehicles being used. Of course, if it is easier for your investment adviser, it is beneficial for you because he or she can do a better job of advising you on your investments.
- Whilst there will be additional charges for using the wrap (in the case of Nucleus 0.35% or 0.45% pa depending on the underlying product), the wrap will often buy funds on a wholesale basis. In other words the increased cost could be partially offset by a reduction in the initial charges normally included in the retail funds.
- Your investment adviser's administration costs are less and this is likely to translate into less charges to you.
- Tax reporting of income and assets should be easier.

For the reasons given we use the Nucleus Wrap for all suitable new clients and over time we are offering all existing suitable clients the opportunity to move their investments and pensions onto Nucleus.

We believe that the not only will clients appreciate being able to see all of their investments online in one place at any time, but they will see the tremendous advantages of having access to risk-rated portfolios which are set up and monitored by OBSR and re-balanced quarterly by Nucleus.

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Professional Adviser awards 2009 Highly Commended

Professional Adviser awards 2008 WINNER

Professional Adviser
Baillie Gifford
Financial Education Award

compliance/fsa/client proposition (2009)