

Morton-Wilson
financial planning for life

Providing a personal service, through a close and enduring partnership;
striving for security and peace of mind.

Financial Planning?

Financial planning is a process that helps you organise and maintain your financial affairs in accordance with your desired lifestyle, your objectives and values.

Life objectives might include:

- **planning financial freedom**
- **keeping and distributing wealth**
- **being protected from financial disaster**

Whatever your objectives happen to be they are individual to you and your family.

Understanding the 'bigger picture' is fundamental in our client relationships. We need to understand your values, life and financial objectives, your views on risk and your need for security and independence.

desired lifestyle

Who Benefits?

you

Our service will meet the needs of clients who are concerned about their own ability, inclination or time to manage their financial affairs. It will appeal particularly to those who seek a guide or mentor to help ensure their financial independence is achieved and maintained whilst making sensible tax savings without undue complexity.

Clients include:

- **Business owners and senior executives**
- **Entrepreneurs**
- **Professionals**
- **Trustees**
- **Widows and widowers**



Why Morton-Wilson?

Our financial planning skills have been refined over many years' experience of advising clients who are usually either financially independent or actively preparing to achieve this goal.

Our service is structured to allow us time to understand what really matters to our clients. To do this effectively we work with a limited number of clients on a fee basis. We are also fully independent of any product provider.

We listen and establish what's important to you; then provide you with a clear, consistent and logical track on which to run and help you stay on course over the years ahead.

We also help you gain a better understanding of risk management and how a financial plan should be of practical benefit to you.

We are either Associates or Fellows of the Institute of Financial Planning and are all Certified Financial Planner^{CM} professionals. This is the recognised international standard in financial planning. We subscribe to the highest standards of professionalism and maintain an ongoing development programme.

We will tell you if we feel that it is unlikely that you will benefit from our services. As we can only provide a service to a limited number of clients we do want to be sure that you are willing to embrace the concept of an ongoing comprehensive planning process and relationship with Morton-Wilson.



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How do we work?

Your main professional relationship will be with an individual financial planner. You will also have the benefit of experienced administrative staff who work closely with your financial planner. We operate as a team, both within each office and throughout the company as a whole.

Our skills lie in helping you coordinate and manage your financial matters in a manner appropriate to your desired lifestyle, objectives and values. We will not engage in advising you in matters that are outside our own areas of expertise. This means we work closely with your other advisers, in particular, your solicitor and accountant.

We also work closely with others to manage the tactical aspects of investment management and are one of a select group of firms who have an association with two top flight fund managers who cannot be accessed directly by private investors.

How do we charge?

In order to provide a service, which is both impartial and objective, we charge fees for all financial planning and investment advice. We believe that this is the best approach as it is both clear and transparent.

Financial planning fees are calculated on a fixed cost basis for preparing the initial financial plan. Ongoing fees are calculated as a modest percentage of the total portfolio assets and cover regular reviews of your financial plan and investment portfolio. There are no extra transaction costs.

Any commissions or payments arising from all third party sources are disclosed and offset against fees due, thus passing on the full benefit to you. The services to be provided to you and fees chargeable by us will be set out in a Letter of Engagement which we shall agree before we commence working with you.

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Our six step planning process

- One** **Discovery** To really understand the things that are most important to you, and what you would like to achieve with your money.
- Two** **Understanding Risk** Building on that, we also develop a clear understanding of your attitude and tolerance to risk.
- Three** **Analysis** Working with that information, we take the broadest possible view of your wealth - and see how it can be best applied - so that you control the future and are really able to enjoy the challenges and rewards of life to the full.
- Four** **Development** We then use our experience to develop a financial plan and investment strategy for you - one that properly matches your goals, timescales and risk tolerance - to allow you to relax about the future. All this, of course, is agreed with you in detail before any final decisions are made.
- Five** **Implementation** Set the plan going: to make sure that your money is working as hard as possible.
- Our aim is to complete these five steps usually within a 3 month time frame.
- Six** **Review** Morton-Wilson then regularly reviews your plan with you so that the necessary adjustments can be made over time. We never just put a plan in place and leave you on your own - but stay with you as a guide striving to ensure your objectives are achieved irrespective of future events and changing circumstances.

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To find out more please contact one of our Financial Planning team for an initial discussion.

The Financial Planning team

Graham Fidoe ACIB FIFP

Certified Financial Planner - Chairman - Market Bosworth

James Martineau ACIB FIFP

Certified Financial Planner - Director - Ombersley

John Adams ACIB FIFP

Certified Financial Planner - Market Bosworth

Client Care and Support team

Elisabeth Chamberlain - Market Bosworth

Jean Anderson - Market Bosworth

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the next step

