



PROUD TO BE DIFFERENT (SERVICE PROPOSITION)

We do the opposite to most Financial Advisers.

It is fair to say that the majority of Financial Advisers have far too many clients, who they cannot service properly and hardly ever see. Over time this has given 'financial advisers' a bad name.

By recognising this fundamental weakness, we have developed over many years a very different and much more successful strategy which is to have a relatively small number of clients (around one hundred) with whom we have an intimate ongoing relationship in which we help them to identify and achieve their real financial goals and objectives. We do this through a comprehensive three stage process outlined below.

In return for this comprehensive service, we expect all clients that we take on to be profitable clients – so that we can continue to provide a first class service. In short we are remunerated for going the extra mile to help clients to achieve the security and financial independence they deserve. Our objective is to ensure that clients achieve and maintain their desired lifestyle without fear of running out of money.

We endeavour to provide clients with advice and solutions to ensure that they can always enjoy their desired lifestyle and that they never run out of money. This process is called 'Lifestyle Financial Planning' which involves three distinct services, each complementing the other for the overall long term benefit of the client.

Important Note: We believe in telling our clients the real truth about money.

This is not whether 'this fund' is better than 'that fund', or 'this product provider' is better than 'that product provider'. (We have found that most clients have experienced that approach from previous advisers and found it dull and extremely boring.)

The truth about money is far deeper, and far more important than 'products'.

The truth about money is: What do you want to do with what little time you have left on this planet? What do you need to do to ensure that you can always enjoy your desired lifestyle? What do you need to do to ensure that you never, ever run out of money? What do you need to do to ensure that your family is totally financially secure - whatever happens?

These are the important questions that need truthful answers – answers that we aim to provide.





The First Service - Lifepanning™

The first and most important service is that of Lifepanning™. This is the process of getting to know you. How you got to where you are now - and where you want to get to in the future. What you want to achieve, financially, in the next 5, 10, 15, 20 or 30 years. What's important to you? What drives you? What are your lifestyle expectations?

In other words, what do you want your money to do in the first place! Without answers to these fundamental questions no financial decisions can be made. We will also work with you to identify the cost of your current and future desired lifestyle allowing for all of the things that you want to do in your lifetime. Most clients find this an enjoyable part of the process as it helps them to identify what they want to do with their lives – now and in the future.

The Second Service – Financial Planning

Once we have established exactly what you are trying to achieve we can then take you to the next stage by undertaking comprehensive financial planning. This is where we analyse all of your existing arrangements to identify exactly what you have already, what they are worth now and what we can safely assume they will be worth in the future - taking into account performance to date.

Once we have this information available, including a breakdown of your lifetime expenditure requirements we will then input this data into our financial planning software. This software is called truth™ and is the most sophisticated financial planning software available. Quite simply, it enables us to show you what your financial future looks like.

The financial planning meetings will produce a detailed statement of your net worth, we will confirm your various income sources, available now and in the future, and we will look at your expenditure requirements, based on you living the life you want to live. We will also look at various catastrophe situations to consider the effect on you and your family should the worst happen.

Then, using truth™, we will together look at various 'what if' scenario's in order to identify what needs to happen to ensure that your goals (based on the Lifepanning™ meetings) are achieved. This is when most clients suddenly understand what they need to do, and why. It's when money starts to make sense. This is when clients see the possibilities available to them, now and in the future.

The Third Service - Independent Financial Advice.

Finally, should your financial plan indicate that you need financial products to satisfy the needs of your financial plan, (and therefore your real goals and objectives), then, and only then, do we move to the third stage of the process.





This is where we research the whole market to identify the financial products best suited to your objectives and the needs of your financial plan. This stage involves the use of sophisticated independent product research software to compare product 'wrappers', fund performance, volatility, asset allocation for suggested funds etc, etc. This stage will involve rigorous research on our part including a detailed recommendation report.

This third stage is always the final stage of the comprehensive process we use with clients and it only occurs when we know exactly what you are trying to achieve in the first place.

In many ways this process is directly opposite to most financial advisers who are only interested in selling products. We believe that a financial adviser has no right to 'sell' you a product unless they have carried out this three stage process.

We look forward to working with you and helping you to achieve your lifestyle goals and financial independence.

For further information please call 0845 0551970 or go to www.henwoodcourt.com



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