

Advice & Investment Process

Allen Tomas &^{co}
FINANCIAL MANAGEMENT



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Allen Tomas & Co Financial Management Ltd is registered in England and Wales with number 8864562 and is authorised and regulated by the Financial Conduct Authority with Financial Services Register number 630427

Advice Areas at a glance

Individual

Savings & Investments

Pensions (including transfers and pensions in divorce)

At retirement solutions

Estate Planning

Life insurance, Critical illness & Income protection

Long term care

Corporate

Auto-enrolment/Company Pensions

Employee benefits

Business protection

Capital Investment

Trustee, Attorney & Deputy

Savings & Investments

Referrals to Professional Connections

Legal - Wills and Powers of Attorney

Legal - Family & Commercial

Accountancy - Personal & Commercial

Commercial Loans & Insurance

Individual Loans, Mortgages & Insurance

Equity Release

Asset Finance

Our Core values and Business practices

Allen Tomas & Co's ethos and core values are to continuously provide clear, detailed holistic independent financial advice, delivered through fully understanding a client's objectives, financial position, existing holdings and attitude to investment risk. This can only be achieved by high levels of professionalism, knowledge, teamwork, empathy and knowing our clients. Our core values defined below are essential to our process, standards, client care and allow us to build long term relationships based on quality and trust.

We expect clients to engage - The ability to engage with us at all times and fully disclose all relevant information is crucial, as this enables us to provide the most suitable solutions. Full disclosure enables us to really know and understand our clients, giving them the very best advice.

Professionalism - We have a strict and detailed recruitment process that ensures we only employ extremely competent individuals. All our employees, where necessary must be members of the Chartered Insurance Institute (CII) and keep up-to-date with their knowledge, sit appropriate exams, be appraised regularly, understand our processes and share best practices internally.

Our review service and process is extremely client focused and involves all staff within the business. It consists of investment management, portfolio review and rebalancing, administration, research, cash flow and tax planning. This is all incorporated in the review and recommendations report meeting with the adviser.

Maintain Chartered Status - We are extremely proud to have achieved Chartered Status awarded by the CII and will continue to adhere to these standards. The title of Chartered Financial Planners provides clients with security, peace of mind and a level of trust. It also demonstrates to our staff the standard we require throughout the business and not just our advisers.

We will at all times act in an ethical and truthful manner - As Chartered Financial Planners our values and business practices align with the CII Code of Ethics. The Code sets down the principles which all members should follow in the course of their professional duties. In summary this requires us to:

- Comply with this Code and all relevant laws and regulations
- Act with the highest ethical standards and integrity
- Act in the best interests of each client
- Provide a high standard of service
- Treat people fairly regardless of age, disability, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex, sexual orientation and transgender

Our Core values and Business practices

Provide a robust and compliant business process/advice proposition - We use only highly regarded professionals with specialisms in compliance, professional indemnity, legal, accounting, investment research, software and the services of our professional body to support us in monitoring and delivering our business process and advice proposition.

Communicating with Clients - Our ongoing service provides clients with their own Personal Finance Portal, using the latest technology, with benefits such as:

- Real-time portfolio valuations
- Secure messaging
- Document storage including tax, recommendation and review reports
- Ability to update personal information and bank/deposit valuations

Working with professional connections - We believe strongly in a joined-up-holistic-approach to Independent Financial Advice, which is why we work closely with professional connections such as Solicitors and Accountants to achieve better outcomes for our clients. For a more efficient service we provide professional connections with an online portal so we can exchange client data, where permission is given.

Our Services and Charter

Fact Find - Through the Fact-Finding process and information collated from clients, documentation and providers we will establish financial objectives, timescales, needs, attitude to risk and suitability of existing holdings. The Financial Conduct Authority places great importance on “**knowing your client**” and this process helps us do exactly that

Benefit – The more financial and objective information disclosed will improve the advice we give in terms of tax planning and product/provider/ fund recommendation

Risk Profiling - The Distribution Technology risk profiling software (Dynamic Planner) and our enhanced suitability questionnaire will allow us to gain more understanding of the attitude to investment risk of an individual, trust or corporation. Dynamic Planner creates a number of risk profiles between 1 and 10, so through our risk discussion and the stochastic modelling tables we can review potential loss and gains to match the most appropriate risk profile

Benefit – This allows your fund recommendation to match your capacity for loss, future income/capital requirements and needs for asset diversification. Diversification strives to smooth out unsystematic risk events in a portfolio so that the positive performance of some investments will neutralize the negative performance of others

Tax Wrapper Selection - We can now begin to determine the most appropriate tax wrapper(s) to meet an individual, trust or corporation’s needs. A tax wrapper is a financial product, such as a pension, offshore/onshore bond, ISA, general investment account, venture capital trust, enterprise investment scheme, within which investments can be held. We will use our experience, results of the fact finding process and capita financial software to recommend a suitable solution. To make managing and monitoring of a portfolio easier, we will where appropriate recommend the use of an “Investment Platform”. This allows you to hold, monitor and manage your investments in one place

Benefit – Each tax wrapper will offer different tax advantages and these benefits are technically considered and assessed when making recommendations based on your individual circumstances, so your tax liability is kept to a minimum

Our Services and Charter

Our Investment Philosophy & Process - We use our Investment Philosophy to help us determine the most suitable portfolio for each client:

- Understanding risk is important
- Matching your portfolio to the risk profile is essential
- Asset allocation is the key to success
- Costs are important
- Diversification is a sound principle
- Funds are a cost-effective way to access investments for many clients, though specialist managers may be appropriate for part of larger portfolios

Benefit – We have a robust due diligent Investment Process behind our Investment Philosophy to give you peace of mind and security when investing your capital/assets. We invest in research software that allows us to obtain important financial data before any recommendations are made

Reviews - We will undertake further risk questioning to ensure suitability of investment holdings and rebalance a portfolio accordingly. We place a very large importance on cash flow planning so clients gain a better understanding of their financial position and how they can achieve their objectives

Benefit – Our ongoing reviews allow us to help you achieve short term and long-term objectives tax efficiently and aims to improve your cash flow position throughout your lifetime

Client Facing Personnel - All advisers have a minimum of QCF Level 4 qualification and have achieved the required ethical standards. Every retail investment adviser will have a Statement of Professional Standing issued by a Financial Conduct Authority accredited body. Advisers will be trained to deliver our Investment process by demonstrating to clients the value of advice

Benefit – By advisers regularly attending continuing professional development seminars/lectures and meeting fund managers/brokers at our head office we keep our technical and industry knowledge up to date, which improves the level of service we provide and helps us understand your investments in more detail

Our Services and Charter

Service Delivery

- ▶ Our Clients must sign and understand the terms of engagement which will be provided after the initial meeting
- ▶ Where appropriate we will try and secure the lowest costs available for our clients
- ▶ Forms of communication will be through post, email circulars, our website and our ongoing management reviews
- ▶ All clients where appropriate will be issued with login details to access their portfolios through the online client area on our website

Benefit – We believe ongoing communication at all levels is important, in particular our regular newsletters which will inform you of important financial information. Our website is a great portal to allow you to access your investments online

Governance & Control

- ▶ It is our responsibility to ensure we review and update our risk management and complaints resolution processes and the quality of our advice meets regulatory requirements
- ▶ We take record keeping and governance structures seriously and keep a register up to date at all times
- ▶ We will ensure we have the most appropriate legal entity structure to suit our business model and manage our exposure to liabilities

Benefit – Our compliance provider is SimplyBiz whom are responsible for helping our Company understand the requirements of the Financial Conduct Authority. Our client files are checked to ensure our recommendations are suitable and our designated SimplyBiz compliance officer regularly attends meetings at head office to review our internal compliance procedure. This is important for your peace of mind that we are running our Company efficiently and compliantly

Investment Process

Client considerations	Investment considerations	Solutions
<ul style="list-style-type: none"> • Marital status • Tax status • Investment timescales • Income & Growth requirement • Expenditure • Financial area of need • Investor experience • Access to funds • Capacity for loss • Risk appetite • Social/ethical bias • Family • Beneficiaries • Term to retirement • Health 	<ul style="list-style-type: none"> • Timescales • Inflation • Interest rates • Cash flow • Compensation protection • Tax efficiency • Financial strength • Capital protection • Fund manager tenure • Performance • Volatility • Diversification • Charges • Rayner Spencer Mills Research rated • Availability • Asset allocation • Fund size • Trust based • Source of funds • Need for ongoing management 	<ul style="list-style-type: none"> • Growth, Income and Ethical/Socially Responsible risk based Managed Portfolios • Low cost passive funds • Active funds • Blended funds • Discretionary Fund Management • With profits including capital protection options • Multi asset • Advice on underlying funds within existing holdings • Higher risk complex tax vehicles • Auto-enrolment fund strategies • At retirement and in retirement income solutions • Deposit recommendations for individuals, deputies, attorneys, trustees, charities and businesses • Platform Investments • Negative and Positive investment screening

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