



Wealth Management

'A Guide to our Services'



*Understanding what's important to you and what you want to achieve*

## OUR HISTORY



### **In the Beginning**

SRC Financial Services Limited originally began life as a partnership in 2001 before incorporating in 2005. The company is owned and managed by its founder Simon Torry. We operate two separate business divisions, one specializing in wealth management the other in mortgage and protection services. Across both divisions we currently employ 10 staff.

### **Independent**

We are passionately independent and are not tied to any other business. This means we act for our clients not product providers. To us independence means approaching a situation with a completely open mind. Financial products in themselves are just tools we use to achieve your desired outcome - understanding when and how to use them is the important bit.

### **Advice for Life**

Understanding what is important to you and what you want to achieve is fundamental to everything we do. Our business is all about building long-term trusted relationships with our clients. We aim to be there during the good times and the bad, providing you with consistent and dependable financial advice.

### **Our Future**

We are a small company that intends to stay small. Working with a select number of clients ensures that we can provide both a professional and personal service. Our focus is therefore on quality not quantity.

## OUR VALUES



Everyone at SRC Wealth Management is committed to providing an outstanding personal service and to meeting our five core values, namely:

### **Transparency**

We will always be open and clear in our dealings with you. We will inform you of the cost of any services before we undertake any work for you.

### **Clients First**

We will always put your interests before our own. We will only work with you if we consider that we can add value to your situation; we want to build a 'win, win' relationship where both parties benefit.

### **Clarity**

We will aim to articulate our advice in a way that is clear, unambiguous and easy for you to understand. Any advice we give will always be in writing.

### **Excellence**

We will always work within the boundaries of our expertise. If the situation dictates, we are happy to work with other professionals to achieve the desired objective.

### **Fairness**

We will always act fairly in our dealings with you. If you are unhappy about any aspect of our service we promise to listen and respond speedily. Your satisfaction is our priority.



## HOW WE WORK



## OUR ADVISE PROCESS

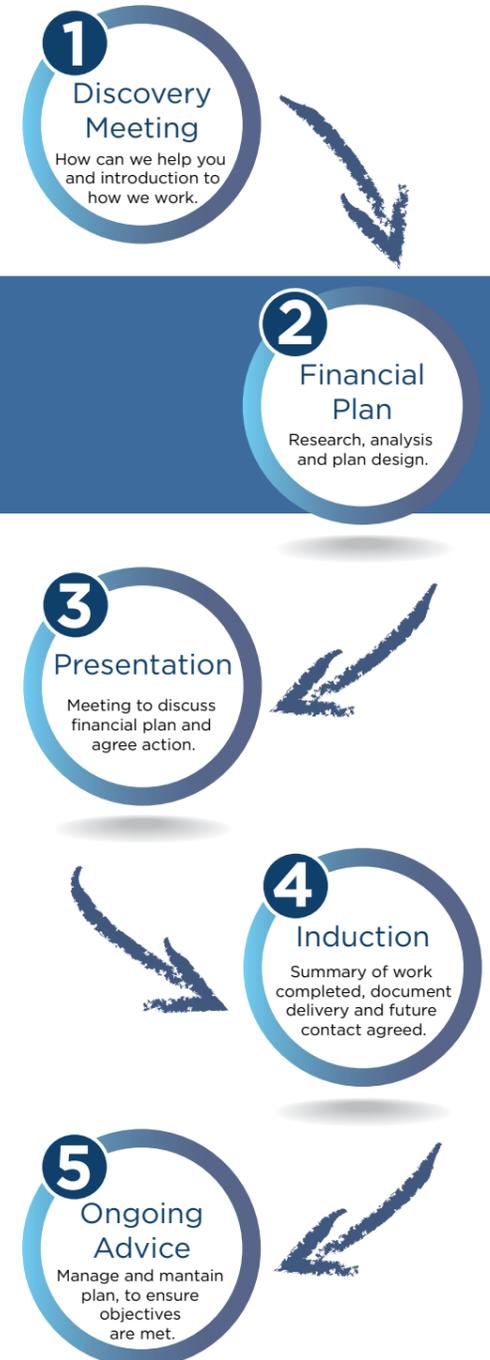
### Discovery Meeting

Choosing a financial adviser is an important decision and one which you need to get right. We understand that you will want to meet with us and be assured that we are the right people to help you.

Your first meeting with us is called the 'Discovery Meeting' and is an opportunity for us to find out about you, and for you to find out more about us. At the end of the meeting we will know whether we can help you, and if we can, what the cost will likely be. We will, of course, confirm this to you in writing, at which point you will be free to decide whether you wish to proceed.

Please remember that the cost of the 'Discovery Meeting' is met by us and you are under no obligation whatsoever to instruct us.

Our advice is delivered using a structured modular process (refer to 5 steps diagram opposite). At the end of each stage it will be for you to decide whether we move to the next – you are free to stop the process at any point.



*“Meet your objectives and remain financially secure”*

## CASH FLOW ANALYSIS



Cash Flow analysis is the foundation on which our advice process is built. Before we consider any possible solutions we need to have a detailed understanding of what your current and future financial picture looks like.

### **So how does cash flow analysis work?**

Our cash flow analysis software will calculate how much money you will need to meet your objectives and remain financially secure for the rest of your life. We record every possible item of expenditure that you are likely to incur, from your regular monthly outgoings to ad hoc spending on things like cars, holidays, home improvements etc. Once we have worked out how much money you require and when, we can get round to answering some of the big questions you may be asking, such as:

- ▶ **When can I retire?**
- ▶ **How and when should I take my pension?**
- ▶ **What should I do with my savings/ investments?**
- ▶ **Can I afford to make any gifts and if so how much?**
- ▶ **How can I reduce the inheritance tax liability on my estate?**





## RETIREMENT PLANNING



Approaching retirement can be a daunting prospect. You may have many questions about the future which are causing you to worry, for example:

- ▶ **Can I afford to retire?**
- ▶ **Will my loved ones be okay if anything happens to me?**
- ▶ **What should I do with my pensions?**
- ▶ **What should I do with my savings/investments?**
- ▶ **What about tax?**

Before we can answer these or any other questions you may have it is essential that we gain a detailed understanding of your current and future financial situation. We will take time to discuss your concerns when we meet to ensure that that any advice we give is suitable.

In our opinion it's never too early to start planning for retirement. Ensuring that you have considered all your options and the 'what ifs' in advance is essential if you are to avoid making mistakes.

To help you prepare for retirement we have a number of resources available:

### **Retirement Seminars**

These events are free of charge and are an excellent way to discover more about money in a friendly and relaxed atmosphere. Please visit our website for details of our next event

### **Pre-Retirement Guide**

To help get you planning for retirement we have produced a short pre-retirement guide. Please ask for your free copy.



## INVESTMENT PLANNING



If you have accumulated significant wealth or have recently received a financial windfall, for example an inheritance, you may be asking yourself some of the following questions:

- ▶ **What should I do with my money?**
- ▶ **Is my money working as hard as it could be?**
- ▶ **Is my money safe?**
- ▶ **Do I actually need this money or could I give it away to my children, grandchildren, charity etc.?**
- ▶ **What about tax?**

### **What about tax?**

Before we can answer these or any other questions you may have it is essential that we gain a detailed understanding of your current and future financial situation. We'll take time to discuss your concerns when we meet to ensure that that any advice we give is suitable.

In our opinion having a structured and disciplined process and diversifying your holdings are two of the key elements to achieving investment success. Once invested it is essential that you continue to monitor your investments to ensure that they remain on track.

### **Investment Seminars**

These events are free of charge and are an excellent way to discover more about money in a friendly and relaxed atmosphere. Please visit our website for details of our next event. The value of your investment can go down as well as up and you may get back less than you have invested.



Choosing a financial adviser is an important decision and one you need to get right. We understand that you'll want to meet with us and be assured that we are the right people to help you.

The first step therefore is for you to make contact with us to arrange a meeting at a mutually convenient time and place. You can do this by phoning, emailing, visiting our offices or writing to us.

Your first meeting with us is called the 'Discovery Meeting' and is an opportunity for us to find out about you, and for you to find out about us. At the end of the meeting we will know whether we can help you and if we can, what the cost will be to you to instruct us. We will, of course, confirm this to you in writing, at which point you will be free to decide whether you wish to proceed or not.

Please remember that the cost of the 'Discovery Meeting' is met by us and you are under no obligation whatsoever to instruct us.

Following our meeting and if we think we can help you, we will write to you confirming our understanding of your requirements and our fees to advise you.

At this point you will be free to decide whether you wish to instruct us.

## FEES & REMUNERATION

### Transparency

Before undertaking any work on your behalf, we will always inform you in writing of the cost. You will then be free to decide whether you wish to instruct us.

The fee structure charged will be dependent on the complexity of your situation and the work you wish us to undertake.

Initial meetings are offered at our expense and without obligation.

Please ask for a copy of our Client Agreement which has details of our typical fees.





## Wealth Management

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Normal Office Hours  
Monday - Friday : 9 AM - 5.30 PM

Or by Appointment  
Tuesday & Thursday late closing 7 PM  
Saturday 9 AM - 12 Noon