Our services and costs

Our Agreement With You

Financial Planning Service - Cashflow Forecasting

ArmstrongWatson®
Financial Planning & Wealth Management

www.armstrongwatson.co.uk

Financial Planning Service - Cashflow Forecasting

This is an important document which we ask you to read carefully so that you are clear about our services and costs. It should be read in conjunction with Our Agreement with You - Important Information document as these two documents form the basis of our agreement with you. It covers the following:

- Our approach
- Our service
- What we charge for our services
- Your payment options

Our Approach

Armstrong Watson Financial Planning and Wealth Management provides independent financial advice, which means we will provide you with a personal recommendation based upon a comprehensive, fair and unbiased analysis of the relevant market.

We are not constrained by product providers or solutions and our advisers operate on a no surprises philosophy, which puts the needs of our clients first.

Because no two clients are the same, our advice is driven by the needs and objectives of each individual and our recommendations are tailored accordingly.

In addition to this document and to ensure full transparency of our costs, our advisers will prepare an Adviser Remuneration Agreement for you, before commencing work on your behalf.

Our Services

Armstrong Watson Financial Planning provides a number of Financial Planning Services. As part of these we are authorised to provide advice on specialist areas such as Transferring Pension Benefits which contain Safeguarded Benefits and have advisers qualified to discuss Long Term Care needs. We are not authorised to provide mortgage advice, but have linked up with one of the UK's premier online mortgage service providers – London & Country – who are able to source competitive deals from the whole market.

The services we offer are as follows:

- Your Plan
- On-going Review
- Pension Transfers from Schemes containing Safeguarded Benefits
- Cashflow Forecasting

This document outlines the 'Cashflow Forecasting Service' confirming what this service includes and the associated charges.

Financial Planning Service - Cashflow Forecasting

While cashflow forecasting forms an important part of our other services we are also able to offer this on a standalone basis and therefore without a formal recommendation.

Understand and Analyse

We use technology that allows us to create individual cashflow forecasts for our clients. All assets and income sources (current and known future) are factored in. We then create a 'core' forecast using a 'base' set of assumption – for example inflation, life expectancy, investment returns depending on the level of risk being taken with investments.

This can help provide comfort to clients, particularly in the lead-up to retirement, by helping them to understand the impact that the decisions they make today will have on their future finances. In retirement it helps to understand the impact of withdrawals, both regular and lump sums, and how long your income could potentially last for. Cashflow forecasting can really bring your personal financial situation to life to see a clear visual display of how your future finances will look from a cashflow point of view.

Your Plan & Refine

Full details regarding the output from the Cashflow Forecasting will be presented to you in a summary report.

It should be noted that following delivery of the cashflow forecast, any amendment to this i.e. a change in assumptions used or expected income / expenditure would incur an additional charge. This would be agreed in advance of this work being undertaken and would be dependent on the extent of the changes requested.

What we charge for our Financial Planning Service - Cashflow Forecasting

For our Cashflow Forecasting Service we charge a fixed fee of £1,500 + VAT.

Your payment options

We believe in transparency and our fees will always be expressed to you in monetary terms in advance. We will not commence work on your behalf until you have agreed to the costs involved.

Where it has been agreed to pay a fixed fee, we will issue you with an invoice following completion of the work. Completion of the work in this regard will be when the Cashflow Forecast report has been presented. This can be paid by bank transfer or cheque.

Contact us:

T: 0808 144 5575

E: help@armstrongwatson.co.uk

W: www.armstrongwatson.co.uk

ArmstrongWatson®

Financial Planning & Wealth Management