Benchmark



FIELDING FINANCIAL SERVICES

Firm Name: Fielding Financial Services

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About Us

Introduction

This document is aimed at providing you with a brief overview of our firm and to introduce our services.

In this document, we intend to illustrate how we assess value and whether there is fair value between the total price of the service and the benefits and their quality that our clients receive.

Fielding Financial Services specialise in providing Financial Planning, Wealth Management and Mortgage solutions to Private Individuals and Small to Medium Size Business's.

As an Independent Financial Adviser, Fielding Financial Services is not tied to any one product provider (unlike for instance some of the banks and building societies), so that when we give advice it must be solely in your best interest. When we recommend a product, we only do so only after researching products from the whole of the marketplace (rather than just a few providers).

This means we can be confident that the products and services we recommend truly meet your needs.

Fielding Financial Services are able to advise on matters such as investments, pensions and life assurance, and are happy to review any existing arrangements or portfolios you may have. We also offer a full mortgage advisory service for both residential, equity release and commercial mortgages.

We adhere to strict FCA (Financial Conduct Authority) guidelines, which obliges us to provide advice most suited to your personal requirements, affordability and your risk profile. Established in 1988 the business has grown organically through personal recommendations.

Our service proposition has been designed to meet the needs and objectives of our clients and to ensure fair value is received by engaging with our service.

We work mainly with clients who are still working and building their assets, planning for retirement, or enjoying their retirement years. Our service proposition is suitable for clients who have overall assets of £20,000 or more.

It is important that you know what to expect in terms of the services we provide, and that you understand our commitment to you in the provision of those services. We intend to be professional, clear, and fair in our dealings with you, and will always ensure that any service or advice provided is in your best interests.

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs and current situation. At Fielding Financial Services Ltd Chepstow trading as Fielding Financial Services any recommendation made by an adviser will be after completing the appropriate product governance in relation to target market of funds and is conducive to your attitude to risk and in line with your current circumstances and objectives.

The Value of our Service

Fielding Financial Services is a firm of independent financial advisers and an Appointed Representative of Best Practice IFA Group Limited, part of Benchmark, which is a network that promotes a high level of market standards through the provision of back-up resource, technology, training, and support. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112, and a full list of Appointed Representatives can be found on the FCA register.

We are proud to work with Best Practice and some of benefits of this for both ourselves and for our clients are as follows:

- Best Practice provide an institutional regulatory supervision and compliance framework service which provides us with a high level of regulatory assurance and leading-edge client management systems.

- This high quality and financially sound organisation ultimately provide us with a high level of assurance and comfort around the regulatory framework of the proposition and services we deliver to you, our clients.

- By leveraging the quality and services of an organisation like Benchmark, a Söderberg Group company, we have comfort that we will remain at the leading edge of our profession, ensuring we maintain a “Best Practice” approach to serving our clients. Many of the benefits we derive, we see as having direct value add relevance for our clients, including:

  - The provision of an independent complaints handling process for all of our clients,
  - enhanced professional indemnity insurance
  - integrated client technology systems, including the Wealth Platform
  - independent compliance supervision of our advisers and the suitability of our client advice.

Our service proposition has been designed to meet the needs and objectives of our clients and to ensure that fair value is received by engaging with our services. The services that we can offer are as follows:

Initial Advice (Onboarding)	
	Initial Advice ➢ Discovery Meeting ➢ Full get you know you meeting ➢ Establish your goals and objectives / needs and wants ➢ Establish your priorities ➢ Establish your attitude to risk and capacity for loss ➢ Analysis of existing planning ➢ Research of potential solutions ➢ Construct a holistic financial plan ➢ Meet to discuss the financial plan and recommendations ➢ Agree implementation The first step is for us to discuss with you your personal circumstances, your current financial situation and your financial goals and aspirations. If you require investment advice, we will discuss with you your attitude towards investment risk and agree the level that you are prepared to accept in order to meet your goals. We will then present our recommendations to you and at that time explain in full how they will meet your objectives. If you then decide to accept our recommendations, we will begin to put the plans in motion, letting you know of the progress along the way.

Annual Review Service	
	• For us and our clients, this is an integral part of the financial planning journey and our annual ongoing advisory service. It gives us an opportunity to sit down with you and your family, to reflect on the past year and to look forward and consider what might be on the horizon for you in the coming years. To give you reassurance and peace of mind about how your investments are tracking against your goals and to review our plans in the context of any changing circumstances in your life, new goals, or changes in your objectives.

	• We consider the outlook for markets and the economic landscape and changing tax regulations which might impact on your current plans. We make sure everything we are doing remains suitable and is aimed at helping you and your family to achieve your goals. • An opportunity to think about the coming years, plans for your family, begin to consider key life stages and events and how we might need to adapt our plans for them. • Ensures your current position is still appropriate for you. • Our annual review service will also include A “top up” to your exiting ISA/GIA and/or pension with no further initial charge to you.

Annual Review Service with Cash Flow Planning / Forecasting	
	• Helps us to show you visually how your plan has been set up to meet your objectives. • The cash flow forecasting provides a visual illustration of how a client’s investments and wealth will move over time in relation to the financial plans that we formulate to meet their goals. This gives clients considerable comfort knowing that there is some mathematical rigour to our advice and how it will help them to meet their goals. • Cash flow planning allows us to scenario test your plans against historical market events and simulate how our clients’ goals could be impacted by these types of events. It allows us to show how risk events might impact portfolios. It’s a really great way to help you understand more about investment risks and how it translates to the plans you have in place. It helps you to feel more informed and comfortable about your plans.

Family Protection Planning	
	• It may be an uncomfortable subject, but we all need to plan for the unforeseen in life and how this would impact ourselves and our family. We can help you to consider different scenarios which could occur and identify if there are any shortfalls in your protection planning. We can explain what options you have to address these shortfalls and how they would ensure you and your family are able to maintain your lifestyle and still meet your longer-term financial goals, in the event of ill health or death. • Access to professional tools and paraplanning resources/staff to conduct analysis and research to find the best/most suitable product. Use of trusts to provide ease of access, control etc.

Holistic Financial Planning	
	• It is not just about monetary goals; this is about life and family and a consultative approach. This enables us to help clients to think about things they may not have considered and how plans can work together to create a cohesive timeline of advice.

IHT and Estate Planning	
	• We work with your other professionals who have a deep knowledge and understanding of HMRC tax rules in relation to clients and their estate's assets. We can help to understand the value of future liabilities and design and implement strategies to reduce this burden, often saving clients thousands of pounds in potential tax charges. This provides real value and peace of mind that your loved ones will be looked after when they are gone.

Retirement Planning	
	• A key life phase. This is an area of planning which deserves significant time in reviewing for our clients each year. Often in the background, checking on progress of plans and investments you have made to fund your life in retirement. Adapting to market swings and modelling various impact scenarios. Retirement planning is one of the most valuable services we provide our clients. • More than 40% of our clients are currently in retirement, following our advice and drawing on their assets to live a stress-free life in retirement. Our retirement planning takes the worry away from our clients.

Mortgages	
	• Whether you are buying your first home, taking a step up to a larger property or looking to release money for home improvements, we can help you to understand your options and find the best deal to suit your needs. • The mortgage process can seem daunting but with our expert advice, we can guide you through the property buying process. With access to the whole of the market for mortgage lenders, we can source the best deals for you, taking into account your budget, term and preferences.

Equity Release	
	• Equity release can be a valuable source of financial planning for clients aged 55 and over. It is not something to enter into lightly and with our experience and expert advice, we will ensure you fully understand your options and that any advice to release equity from your home is suitable for your circumstances and needs. There may be other options to consider before taking this step and we will ensure these are understood before you make any decision about an equity release loan.

Tax Efficiency	
	• Making sure we consider tax reliefs and allowances, enables clients to maximise their after-tax wealth. If you don't take advantage of annual tax reliefs, then you could quite literally be paying more tax than you need to. We can evidence the amount you have potentially saved through our planning.

Market and Product Research and Analysis	
	• To recommend the most suitable solutions for our clients, we use professional tools to conduct research and analysis of provider and product solutions. This ensures we can make recommendations to best meet your needs and goals. • The cost of the various tools and systems we use are all included in the charges that you pay.

Non-advisory Services – Other services	
	We offer other non-advisory services, that add value to our clients, such as: **Life Goals Planning** • To help clients consider their short / medium / long term goals in life and provide financial solutions to help them in their plans to achieve these goals. **Financial Coaching** • Financial Coaching can add value at various times throughout the financial planning journey and help you to make considered financial decisions. • Amounts to invest to meet your goals • How and when to release capital or take income • Reassurance in volatile market conditions • Understand how markets work and the journey you can expect • Understanding legislation and tax changes • Financial coaching – professional sense check – behavioural guidance - we help to take the emotion out of financial decision making and helping clients avoid falling into common mistakes.

	Education Planning • Many clients want to support their children through university and we can help you put in place a financial plan to meet these costs in full or in part. This will provide you with the knowledge and peace of mind that this very important goal is in hand and will be reviewed year on year to make sure you are on track. **Maintaining professional competency – Annual CPD** • As a Financial Planner, each year we evidence the learning activities we have completed to maintain competence in our role and improve our knowledge This allows us to continue providing suitable and up to date advice to our clients, year on year.

Fielding Financial Services Investment Proposition (and Philosophy)	
	Philosophy and Investment Research • Our investment proposition is researched to provide the most suitable investment solutions to cater for your needs. We choose to outsource investment management to professional money managers. Our skill is in selecting which ones to blend together to build portfolios aimed at meeting your goals. We have the time and professional skillset to monitor your investments and the investment managers. To make sure we stay on track to meet your goals. We tend to your investments while you give all the other things in life your full attention. • We adopt a blend of active and passive investment management strategies in our client solutions because we believe that each and every client should receive a recommendation tailored to their needs. • Our investment proposition is researched to provide the most suitable investment solutions to cater for your needs. • This ultimately gives our clients great comfort that their investments are being managed by investment professionals and their financial plans are being looked after by highly qualified financial planning professionals. This is the value that a relationship with our firm provides. It's what our clients pay for.

	Discretionary Fund Management / Multi Asset Portfolios etc. • We recommend discretionary investment management solutions for clients. We believe this adds value by giving clients access to a service that might be best suited to their needs. • Our approach means that our time is focused on you. We let the professional investment managers monitor the markets on a day-to-day basis. We feel this combination delivers you the best value. **Rebalancing** • Auto-rebalancing of your portfolio on a regular basis, to reset your investments back to your agreed initial investment mix. We will also proactively consider the tax consequences of these actions and will ensure we are taking advantage of any tax reliefs or allowances that you are entitled to. • This is a proactive investment management service which helps to keep your investments on track to meet your goals and saves you money through utilisation of your annual capital gains tax allowances. • Helps to ensure your investments and selection of funds / asset classes remain aligned to your chosen attitude to risk and capacity for loss. • Helps to reset your investments on a regular basis back to your strategic investment plans, by adjusting dynamically for swings in markets.

Technology	
	• One of the reasons we chose to work with Benchmark, was their technology. Something they have won numerous awards for. Ultimately backed by Söderberg Group, we have every confidence that the security of our client's information within Benchmark's client management technology systems, is in very safe hands. This decision is something we know our clients expect us to get right. It's incredibly important to them and a reason they feel safe working with us. • Our client management systems create adviser efficiency, meaning that we have more time to spend with our clients.

	• Client technology such as an online portal, allowing access to your investments to view their values at any time.

Adviser Training and Development Programmes	
	• All advisers undertake ongoing regular assessments to maintain their competency, along with CPD programmes – maintaining professional knowledge, regulatory and tax change / updates / implications to client solutions.

Working with Fielding Financial Services	
	• Working with a professional financial planner provides expertise and peace of mind. • We build multi decade trust-based relationships with our clients. We get to know what really matters most to them and their families. What they are trying to achieve in life and help them to achieve it. • Our relationships are often the longest standing relationships our clients have. They lean on us for so much more than the financial plans we cultivate and manage for them. This doesn't happen without trust.

Summary

Since 1988 Fielding Financial Services has been giving independent financial advice to our clients, with the business growing organically through personal recommendations. Our service proposition has been designed to meet the needs and objectives of our clients and to ensure fair value is received by engaging with our service.

Considering all areas included in the assessment of value, we believe the service provided is demonstrating value overall and our service proposition along with this value statement has been approved by our network, Best Practice IFA Group Limited.

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