

Services



# LIFESTYLE FINANCIAL PLANNING

THIS IS NOT ABOUT US.  
IT'S ABOUT YOU.

*United Advisers*  
INSPIRING. INNOVATIVE. SIMPLE

# WELCOME TO UNITED ADVISERS

Financial Advisers traditionally don't tackle proper financial planning but concentrate on selling you a financial product to fix a 'problem', rather than focusing on the most important thing; you.

Our clients don't want to be simply sold a product; they want someone to understand their dreams and goals, someone who can articulate how they get from where they are now, to where they need to be to make those goals real.

In other words, in our experience, rather than being sold something, people value a service that relates their life plan to a comprehensive financial plan. And, for that, you need a Financial Planner, not just a Financial Adviser.

In short, people use our services because they want clarity about what their financial futures look like.

We view our commitment to developing a Personal Financial Strategy for you as being the beginning of what we hope is a long-term, mutually beneficial, relationship.

If you're interested in working with us on your journey to financial freedom, we look forward to welcoming you.



*Paul Evans*

Managing Director



*Oliver Maher*

Partner

# OUR MUTUAL COMMITMENT

We have learned from years of experience that just developing a financial strategy really means nothing, unless it is implemented. Implementing the strategy typically means changing some of the things you currently do.

Many people we work with do not like making changes. Yet, without change, nothing really happens and our mutual efforts to develop a Personal Financial Strategy for you would be wasted.

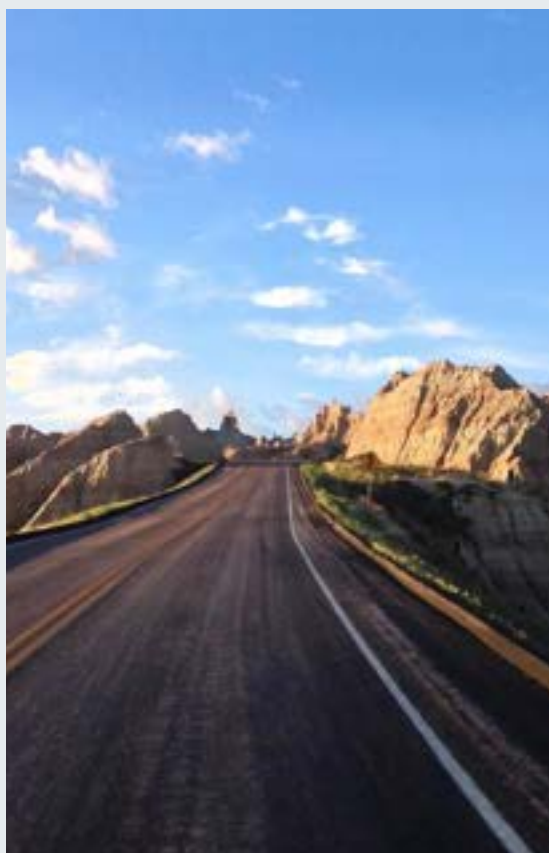
For this reason, we will assist you in any way we can to help you embrace the changes we agree need to be made by following up with you on the implementation of your Action Plan in a disciplined way.

## THIS IS OUR COMMITMENT TO YOU

All we ask of you is to accept your part in what is really a joint responsibility, by taking the required actions in a timely manner.



# PLANNER VERSUS ADVISER



## What's the difference between a Financial Planner and a Financial Adviser?

We believe real Financial Planning is a service revolving around YOU, not your money.

We think it's important for you to have a roadmap to financial clarity so that you are equipped to achieve what you need most; the peace of mind that comes from financial independence & financial security.

We work with you to make sure you and your family seize your best chance of growing into, or maintaining, the lifestyle you want without running out of money. We deliver a client-focused service from day one, and regular contact ensures we're there with you throughout your journey.

WE OFFER SOLUTIONS DESIGNED TO FACILITATE YOUR UNIQUE FINANCIAL JOURNEY

## So, how do we do that?

It's best to view our services in three parts, or stages:

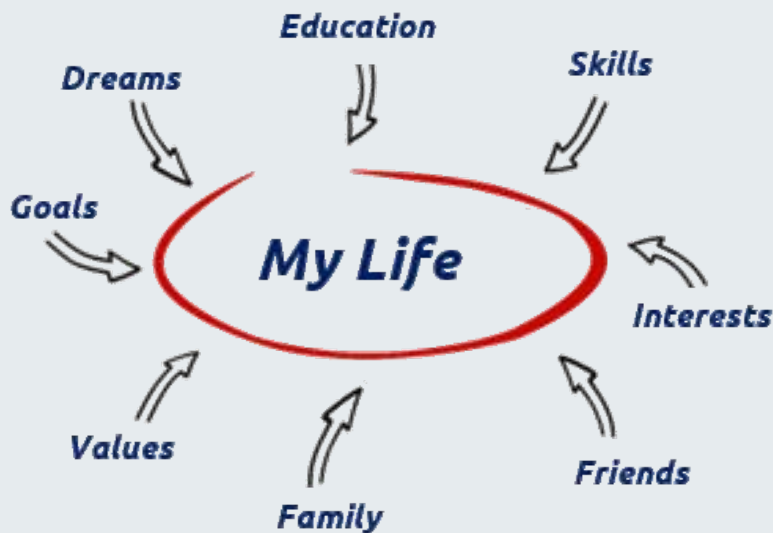


Many traditional Financial Advisers only provide services within the 'Investment Consulting' stage.

We believe that, unless we perform the services described in the first two stages, we have absolutely no right (and certainly insufficient information) to provide services that fall within the third stage.

# STAGE 1: LIFE PLANNING

This is when we spend the time to really get to know you, what you want, and what you want to achieve. We work to understand what makes you tick, your hopes and dreams; your aspirations; your fears and concerns.



We do this by talking with you, undertaking a fact-find focusing on the lifestyle you have now, and the lifestyle you want in the future...

...something substantial, something tangible... Something *real*.

We use sophisticated financial planning technology to provide you with a comprehensive but easy-to-understand analysis of your existing financial situation.

We formulate a financial plan, a personalised road-map to financial freedom, that is invaluable when making decisions about your future.

It helps you protect and enhance your wealth, and allows you to achieve your desired lifestyle.

Learn the Piano



Buy an Aston Martin



Take up Golf



Purchase Holiday Home



# STAGE 2: FINANCIAL PLANNING

This stage of the process concentrates on how you achieve the lifestyle you want in the future. Here we work on producing your Financial Plan, to get you from where you are now to where you want to go, and help you understand what this means by demonstrating what your future looks like.

This is where we identify resources (like money and property) available to you now, in both the short and long term, and that might NEED to *become* available in the future for you to achieve your objectives.

Part process (looking at current assets, inflows, and expenditure) and part output, a plan significantly improves your chances of achieving a sound financial outcome. It comprises your life goals and lifetime financial cash flow projection and an analysis of how your financial position might change.

Using computer modelling, we can test the impact of a number of scenarios, like ill health, premature death, redundancy, and early retirement on your lifelong cash-flow forecast. This enables us to draw out the best strategies to manage risk so you can maintain your desired lifestyle through such life-changing events.



# STAGE 2: FINANCIAL PLANNING

A good financial plan:

- **specifies** your overall strategy for your investments and retirement funds
- **defines** action you will take when things turn out worse than anticipated, such as a severe and prolonged stock market fall, unexpected illness or incapacity, investment returns being lower, or taxes being higher than expected, and;
- **identifies** shortfalls and problems by pulling all this information together and making sense of it.

In many situations, the action you might need to take is to amend spending (regular or one-off capital) to compensate for adversity before it's too late. While no-one can control investment markets, taxes, or genetics, we can control our spending and our response to challenging financial situations.

It's easy to say you'll cut down on spending, but it's a lot harder to do in reality. That's why it's crucially vital to complete a detailed analysis of what you spend now and how this might need to change in future. People suffer from a degree of denial about their spending habits, so it helps to get it all out in the open and documented!

FINANCIAL PLANNING IS ALL ABOUT HELPING YOU DESIGN YOUR DESIRED LIFESTYLE AND THEN AGREEING THE STEPS YOU NEED TO TAKE TO ACHIEVE YOUR GOALS.

We believe strategic planning is where all the real value is derived, and Lifestyle Financial Planning, that ensures a meaningful outcome and positively affects your life, makes undeniable sense.

Creating and maintaining a useful personal financial plan takes time, expertise, emotional intelligence, and collaboration and, in our experience, most people need some degree of professional help with their financial plan.

# STAGE 3: INVESTMENT CONSULTING

Investment Consulting is where we identify appropriate investment and insurance vehicles to suit your circumstances and that you may be able to take advantage of.

This is where we recommend the RIGHT product or products you could use to help achieve the objectives in your financial plan. We ONLY recommend products IF your financial plan indicates they will help you achieve your goals. In other words, we recommend a product or investment (and level of 'premium') most suited to your REAL needs.

IF YOU *DON'T* NEED A FINANCIAL PRODUCT, WE *WON'T* RECOMMEND ONE



## **In conclusion...**

Following this three-tiered approach to the work we do helps to make sure we are always focused on you and what you want to achieve. It enables us to give you the right help, at the right time, to achieve the right results.

We appreciate that everyone needs a little help and advice sometimes... and we're here to provide just that; after all, a unique perspective is always valuable, and you never know where it might lead!

***So, if you could do with a little help, and would like to talk to us,  
get in touch; we'd be happy to get to know you.***



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Warning: the value of investments may go down as well as up. This financial product may be affected by changes in currency exchange rates.

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