OUR EXPERTISE

MILSTED LANGDON
Financial Services

Bespoke Advice • Peace of Mind

FOCUSED ON YOUR NEEDS

www.ml-fs.co.uk

ABOUT **US**

Milsted Langdon Financial Services has helped thousands of clients make the most of their financial affairs. We're proud of our achievements and especially our client feedback. We owe our growth to recommendations and referrals from those who have seen the benefits of our positive and practical advice.

We are one of many specialist teams at Milsted Langdon – an award-winning, Top 100 accountancy firm, established over 30 years ago.

Our size means that we are big enough to offer a wide range of specialisms but we remain committed to providing financial advice to all.

Our advice is seamless. We are committed to being a single team operating across all geographical locations so you can be sure that no matter how many specialists are working on your financial affairs, our advice will always be joined-up and coordinated.

OUR **VALUES**

- Our advice is clear, concise and easy to understand.
- Our advice will make a difference.
- Our service offers value for money.
- Clients should clearly understand what they are paying for.

Our clients are central to everything we do. We focus on building long-term, lasting relationships where we are available when needed.

OUR **MISSION**

To give you a positive experience with clear, uncomplicated and meaningful financial advice.

CHOOSING THE RIGHT ADVISER

When you're making any decisions regarding your financial future, it is important to choose the right financial adviser.

We offer complete independence when it comes to providing advice. Many advisory firms offer advice restricted to a panel of providers, but we're proud to offer advice across all areas, from the whole of the market.

Sound financial advice is the key to success. We believe that all financial decisions should be part of an overall financial plan, which should be structured in a way that is affordable, sustainable and helps you achieve your goals.

We will work with you to develop your plans and advise on the choices that assist you in achieving these. Whether you are looking to save regularly, invest for the longer term, planning for retirement or considering how to pass on wealth to your loved ones, we are here to help.

FINANCIAL SERVICES **FOR EVERYONE**

- Our clients receive a consistent commitment irrespective of wealth, building personal, lifelong relationships.
- Our advisors are highly qualified and offer expert advice with a wealth of experience.
- We are dedicated to adapting to industry and legislative changes, ensuring that you are best informed to achieve your financial goals.

STEPPING STONES TO A CLEARER FUTURE

STEP ONE
Starting the journey

At the initial meeting we will explain how we work with you to achieve your financial goals. At this stage you will hear about the costs involved for any services you may wish to take up. We will be transparent about these so that you not only know how we are remunerated but by how much.

We then start the journey of understanding your requirements, by gathering information about you via a personal financial planning questionnaire. Here we can identify your financial goals, aspirations and priorities.

STEP TWO
Research and analysis

Having gathered the facts at the initial meeting your adviser will now spend time analysing your financial situation and start to research and formulate bespoke solutions for you.

Once all the facts have been evaluated, your advisor will put together recommendations which will be presented to you.

STEP THREE
Presenting your recommendations

Having completed all the necessary research and analysis your adviser will present a comprehensive report that details the options that will satisfy your goals and financial priorities.

The report is personal and tailored to your needs. It will explain clearly the benefits and any associated risks involved so that you can make an informed decision.

“The consultant was the best I’ve met – helpful and clear without being pushy”

STEP FOUR
Implementation

Once you understand the recommendation and agree a plan of action, your adviser will implement the recommendations you have agreed.

Your adviser will assist with the completion of any application forms or paperwork and coordinate the entire process for you.

STEP FIVE
Ongoing service

Your adviser will discuss and agree with you how frequently you wish to review your plans. When you have a review, your adviser will conduct the same five steps as before to ensure the plans are working towards your goals.

We understand that circumstances change and that plans may need to be altered so a review is a good opportunity to make any adjustments.

One of our key aims is to build long lasting relationships with our clients and we see the ongoing service being a fundamental part of this.

A COMPLETE FINANCIAL EXPERIENCE

RETIREMENT PLANNING
For the longest holiday of your lifetime

INVESTMENTS
Tailored wealth creation

INHERITANCE TAX
Wealth protection for your loved ones

LIFE ASSURANCE
Providing peace of mind

CRITICAL ILLNESS
For whatever life throws at you

INCOME PROTECTION
For the uncertainties in life

OUR FEES

Our fees are usually linked to the value of funds invested and managed.

Standard scale of fees		
Value of funds	Initial advice fee (%)	Review fee (%)
Up to £100,000	3	1
£100,001 - £500,000	2	1
£500,001 - £1,000,000	1.5	0.75
£1,000,000 +	1	0.5

HOW WE **WORK**

ONGOING SERVICE

The standard charge for our service is 1%. This gives access to a professional adviser and ongoing or periodic reviews. Based on a fund value of £100,000, an ongoing charge of 1% would mean a charge of £1,000 per annum for an ongoing service.

ADVISER ACCESS

You'll be able to get in touch with your adviser by phone, text or email. There will always be someone from the team available to help.

HELPING WITH BROADER FAMILY FINANCIAL ISSUES

Sometimes members of your family face challenges that you would like to help them with, for example:

- Care home funding for your parents
- Paying for the education of grandchildren
- Help with a property purchase or debt reduction
- Gifting money tax-efficiently down through the generations

We provide advice on all of these matters as part of our advisory service.

INCOME MANAGEMENT: SENSIBLE STRATEGIES

We make sure your income is as stable and secure as possible based on what is happening in the world. Our goal is to create a strategy to ensure your money lasts as long as you do. Clients tell us this is one of the most reassuring aspects of working with us.

INHERITANCE TAX AND ESTATE PLANNING: PROTECTING YOUR ASSETS

When it comes to estate planning, you want to make sure that the right funds end up in the right hands at the right time, without paying a fortune in tax.

Drawing on our years of experience and trusted network, we can deal with your estate planning in a way that meets your requirements.

INVESTMENT ADVICE: MANAGING RISK AND REWARD

Our investment approach is straightforward. Most clients don't want to take risks in their retirement years – and that's fine with us. We only act on investments that you are comfortable with.

TAX MITIGATION: MAKE YOUR MONEY GO FURTHER

Every bit of tax saved goes straight into your pocket. Smart tax planning can make your money last longer, providing you with more income each year so you can enjoy the retirement lifestyle you've worked hard for. This is a very important part of our service.

PENSION PLANNING: GUIDANCE AND ADVICE

Pensions are extremely tax efficient but unfortunately they can also be very complicated and confusing. We can guide you through the pensions minefield, keeping it clear and simple.

If you would like more information about additional financial services or you would like to assess how your investments are performing, please get in touch.

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