DEAN WILLS
FINANCIAL PLANNING

Our promise to you

Dean Wills
Principal
Dean Wills Financial Planning

Your goals are our goals. Working together, we can achieve them.

We're committed to building and sustaining long-term relationships with our clients. You can trust us to give you the best possible advice and create a financial plan that works for you.

Our philosophy is simple: to provide financial peace of mind for you and your family, now and in the future.

Over the years, we'd like to 'earn the right' to become your trusted financial adviser: helping you to make informed financial decisions throughout your life.

A service to suit you

Our dedicated service includes:

- Face-to-face meetings to discuss and review your finances.
- Support over the phone – or on video calls – to discuss any concerns or answer any questions between meetings.
- Regular communications that are relevant to you.
- Correspondence and literature that's jargon-free.
- Expert advice that is clear and easy to understand.

Working together

During our regular reviews we promise to:

- Understand your financial circumstances, needs and goals.
- Find out if anything has changed since we last met.
- Review your investments and fund choices.
- Make any necessary changes to your investment portfolio or wider financial plan.
- Help you maximise your annual tax allowances.
- Keep you up to speed on any legislation and Budget changes that could impact you.
- Help you better understand your appetite for investment risk as your needs and priorities change.
- Make sure your investments stay on target.
- Answer your questions, listen to your feedback and address your concerns.

Creating a clear plan

After we have met you will:

- Understand your financial goals and objectives.
- Have a clear plan that works for you.
- Know how we can work together to review your plan and tackle any challenges that may arise.

Staying in touch

We'll keep you fully informed about how your money is being managed and make sure you have the lowdown on any key changes that could impact your financial future.

At the outset we'll agree what you can expect and when. This can include:

- Online access to your Wealth Account 24/7.
- An annual investment valuation report.
- WeekWatch – your weekly update on the latest personal finance, investment and economic news, available via email and our website.
- Tax year-end reminders to help you make the most of your annual allowances and alert you to any tax-saving opportunities.
- Yearly Budget report, summarising the key announcements.
- The Investor magazine, full of investment news, interviews and opinions.
- Invitations to exclusive briefings and events
- Access to our E-briefing service – providing topical financial news.

The cost of our services

We'll explain the cost of our services – known as the 'ongoing advice charge' – during our first no-obligation meeting. You can also see a full breakdown of our charges and how they need to be paid in our 'Key facts about costs and services' document that you receive.

We'll discuss the exact cost of your advice with you and it will also be included in your personalised illustration.

Any questions? Don't hesitate to ask.

The value of an investment with SJP will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time.
The value of any tax relief is generally dependent on individual circumstances.

Our advice guarantee

Your financial future depends on our advice, so it's vital we get it right.

For added reassurance, SJP guarantees the suitability of the advice given by members of our Partnership, when recommending any of the wealth management products and services available from companies in the group.

For more information, visit **www.sjp.co.uk/products**

Financial Planner
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