



ASSET MANAGEMENT



Expert Financial Planning



PLAN TO ACHIEVE YOUR LIFETIME GOALS AND OBJECTIVES

Welcome to 4 Shires

Who are 4 Shires

4 Shires Asset Management is an independent investment management company focused on you, the client. We aim to give high quality management using low cost investments and transparent pricing. Our staff have over 40 years' experience of working in the financial sector, successfully looking after millions of pounds on behalf of clients.

Why choose 4 Shires to help you with your financial planning

We will take time to understand your financial situation and your aspirations and objectives. We will prepare and manage with you an individual financial strategy to help you identify and seek to achieve your own and your family's financial objectives. Working closely with our Investment Director, we are able to provide you with a comprehensive, all embracing service.

What is financial planning?

We offer a professional service to help you manage your financial affairs, so that you may more readily seek to achieve your financial and lifetime goals.

There are many situations when a review and possible reorganization of your finances is required, and these are typical examples:

- ◆ You may just want to be sure that your financial affairs are in order and are all pulling their weight for you in the right direction.
- ◆ You may receive a lump sum from an inheritance or from the sale of an asset such as a business or a property: this might enable you to restructure your own and your family's prospects; to broaden your horizons and achieve long held ambitions; to ensure your long term security; or any combination.
- ◆ You may be thinking about retirement: careful review of financial assets can provide in advance an indication of the resources that might be available at and through retirement; this in turn may help you determine your retirement objectives.

- ◆ Families may be wondering whether there is a more tax effective way of managing their financial assets so as to meet a combination of needs. This might for example include funding care for grandparents; enabling parents to provide for their retirement; and funding their children through education, weddings, and getting them onto the property ladder.
- ◆ You may be facing the trauma of divorce: divorcees need to review their objectives in their new situation, and seek the peace of mind that comes from knowing that their personal finances are organised and under management.
- ◆ Widows seek similar reassurance and may also find themselves confronted with a range of financial matters that are fundamental to their future well being but on which they may have little knowledge or experience.

Financial planning requires careful exploration of your attitudes, particularly your attitude to investment risk, and detailed understanding of your needs and objectives. We believe it means keeping in close touch as these may change, and against a background of almost constantly changing tax, regulation, and financial markets.



Your other professional advisers

For these reasons, financial planning involves working with your other professional advisers such as your solicitor, your accountant, or your investment manager to help you seek to achieve your objectives. It is as much about preserving wealth as simply managing it, and it is therefore essential wherever necessary to take specialist advice.

We feel the professional disciplines have become so complex and are subject to so much change that we subscribe to the principle that legal matters should be handled by lawyers, tax and accounts by accountants, and investment by investment managers.

We are accordingly very happy to work with your other advisers in your best long term interests. There are many areas in personal financial planning where specialist advice could make a significant difference to outcomes, for example in matters of inheritance tax, trusts, and wills, and in taxation generally.

Our Proposition

We offer a bespoke professional service with close and regular contact according to your wishes and to the needs of your particular situation. We will establish what your money means to you and aim to help you use it to achieve the things in life that are important to you.

We will help you understand the implications and find the answers to such questions as:

- ◆ How much cash should I keep in reserve and how?
- ◆ How should I balance the fact that I want to enjoy my life to the full now, and yet still save enough for my retirement and longer term needs?
- ◆ How much income do I need now and in retirement? How much is enough?

- ◆ When can I afford to get off the employment treadmill and start doing what I want to do?
- ◆ How much can I/should I help my family?
- ◆ What happens when I die? Have I made suitable provisions?

We will give you the benefit of our experience and expertise, which is kept up to date through extensive professional development work.

We will develop with you a financial plan which is tailored to your specific requirements and will be regularly reviewed to ensure that it stays on course. We will work with you to manage your plan forward in line with the mandate you give us, and would like you to engage with us on the journey.

How it works

Our financial planning is classed as restricted in that it does not offer advice across the whole of the market but is restricted to investments, pensions, and life assurance. Please note:

- ◆ We will nevertheless review the market within these areas to seek to recommend the most suitable products and services for you.
- ◆ We are part of 4 Shires Asset Management, an independent investment management company which manages our clients' portfolios using low cost investments and transparent pricing without compromising the expertise of the fund management.
- ◆ We handle the financial planning for clients of the company, and unless it can be shown to be demonstrably unsuitable, we will normally recommend 4 Shires for management of investments.
- ◆ We are happy to provide financial planning advice to those who are not investment clients of the firm.
- ◆ We will involve professional expertise outside our restricted areas whenever we deem it to be necessary, as for example in the case of mortgages.

How you benefit

Financial planning needs will vary between individuals and families, but in general terms it is our experience that:

- ◆ You will have a good understanding of the options available to you in terms of lifetime goals and objectives, and how you may seek to achieve them.
- ◆ Your financial situation will be under supervision, and you will have the reassurance that your financial assets are pulling their weight for you in the right direction.
- ◆ Your affairs will be regularly monitored to seek to ensure that everything stays on track in line with the shifting sands of tax and regulation.
- ◆ Any short, medium, and long term needs can be identified and appropriate provision made.
- ◆ We will work as required with your solicitor, accountant, or investment manager so that your professional needs are co-ordinated and kept up to speed; we naturally work particularly closely with 4 Shires Asset Management's Investment Director.

Reassurance that your financial assets are pulling their weight for you in the right direction.



Your financial plan

There are several clearly defined processes in the establishment and management of a financial plan towards agreed objectives, as follows:

Initial conversation

We will offer you a free, no obligation, exploratory conversation to enable you to tell us your present situation and what you are looking for. We will explain our business to you and how we work, take any questions you may have, and tell you whether we believe there is scope for us to work together.

If it is agreed that we can help you and that you would like to take matters forward with us, we will discuss and agree the service that we will provide to you, how much it is expected to cost, and how this is to be paid.

We will then send you our engagement letter which will set out the service we have agreed and the estimated cost. We will ask you to sign this to confirm your agreement and to instruct us to proceed.

Fact find

We will need to develop an in depth understanding of your circumstances and objectives, and of your attitudes and needs, and complete our client information form. We will also gather from you any documents and information that we will need.

Analysis

We will then analyse and evaluate your present financial affairs to enable us to make an assessment of your present situation, and to determine what action you might be able to take to seek better prospects of achieving your goals.

Recommendation

Having researched the market as appropriate, we will develop our recommendations based on the information you have provided to us and present these to you in a report. We will review our recommendations with you to ensure that you are happy with them and able to make an informed decision. We are conscious that this will be your financial plan and it is important to us to take on board any concerns or amendments that you may wish to make.

Implementation

We will then implement our recommendations, co-ordinating the process with you and with any providers that may be involved, and as necessary with your other professional advisers.

Regular review

We believe regular reviews are an essential element in monitoring the progress of your financial plan towards your goals. This is to seek to ensure that your plan remains on track against the background of potential changes in your own circumstances and the certainty of changes in tax, regulation, and financial markets.

Depending on your circumstances, we normally suggest an annual meeting, at which we will report your situation to you, and review your plan with you. In any event, you are welcome to contact us at any time.

Our Services

Personal Pension Fund Management

We offer pension fund management from the earliest years all the way to income drawdown and into retirement.

We can manage the following portfolio types:

- ◆ SIPP's (Self Invested Personal Pensions)
- ◆ Junior SIPP's (for children and grandchildren)

Discretionary Fund Management

We make decisions and invest your money prudently on your behalf. All our portfolios are invested by us using the same low cost approach without compromising on the expertise of the fund management.

We can manage the following portfolio types:

- ◆ Personal and Joint portfolios
- ◆ ISA portfolios (including Junior ISAs)
- ◆ Trust portfolios
- ◆ Offshore bond portfolios

Corporate Pension Fund Management

Using our skills learnt running SSAS's and institutional pension portfolios, we offer a personal service different to a life assurance company scheme. We offer direct contact with the fund manager, not just a sales rep.

We can manage the following portfolio types:

- ◆ SSASs (Small Self-Administered Schemes)
- ◆ Employee group schemes

Financial Planning

We listen to your requirements, understand the structure of your affairs and work with you to craft tax efficient, sensible personal solutions.

We offer bespoke solutions in the following areas:

- ◆ Use of the proceeds from selling a business
- ◆ Planning for retirement
- ◆ Planning within families
- ◆ Inheritance tax planning
- ◆ Pension consolidation and transfer

Life is full of unexpected challenges. Our experience can help you anticipate and plan for those events. We will be with you every step of the way.



Our Fees

The principles of our fee structure are as follows:

We make no charge for initial exploratory conversations with us, or, if you have become a client, you would like to discuss with us any new matters that may arise.

We will agree with you the work to be done and the basis of charging before any work is started. We charge fees by the hour and will give you an estimate of the number of hours your work is expected to take, and will inform you if we find this is likely to be exceeded.

We charge fees to go towards our costs in implementing our recommendations and for our annual review and monitoring service. Our investment management clients do not pay for this service.

Please see our fees sheet for our current scale of charges.



Our Location

4 Shires is based in Sherborne, Dorset.

The name 4 Shires comes from the 4 shires or counties of Devon, Dorset, Somerset and Wiltshire.

Sherborne and Gillingham are positioned near the centre of the 4 shires.



Head office:

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Shires House, School Lane,
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Sherborne office:

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Sherborne, Dorset DT9 3RQ
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The value of investments and the income you get from them may fall as well as rise, and there is no certainty that you will get back the amount of your original investment. You should also be aware that past performance may not be a reliable guide to future performance.

4 Shires Asset Management Limited. Company number 7657527.
Authorised and Regulated by the Financial Conduct Authority.



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