

Holistic Financial Planning by Lindsay Lockett Financial Guidance Ltd.

“In our experience, we have found that many clients have unintentionally had a “bits and pieces” approach to their financial management, with little or no “joined up thinking”. Various investments, policies and arrangements have accumulated (or been sold to them), with insufficient clarity or purpose to tie everything together with their own personal identity and goals.

What we mean by holistic is that we take a comprehensive, highly detailed approach to your needs, aspirations and life (as outlined above). We focus on you and what you want to do with your life, and blend this with financial planning in a joined up strategy which brings it all together into a plan. Remember that all of your financial decisions are interrelated. By consolidating all your financial planning under one roof, it gives you control and the comfort of knowing that everything is being taken into account in a meaningful way. Financial planning is a dynamic process. Your financial goals may change over the years due to changes in your lifestyle or circumstances, such as an inheritance, marriage, birth, house purchase or change of job status.

Our Lifetime Cashflow service helps you to stay on track with your short and long term goals and to assess if your assets, pensions and

savings are capable of achieving your objectives. We will help you to view one of many possible future outcomes which will allow us to make decisions and form recommendations at this time.”

Please feel free to telephone or email us if you would like more specific information about our services offered. We are also happy for you to make an appointment to meet at your home for a confidential initial consultation without obligation or charge. We will be able to discuss how our services will assist with your unique circumstances and goals.

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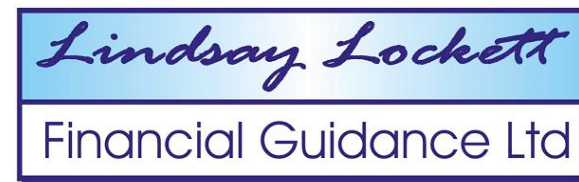
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Expertise with a personal touch

Lindsay Lockett has been in the financial services industry for 21 years, working firstly in banking then as an Independent Financial Adviser dealing with wealth management, pensions advice, Inheritance Tax Planning and holistic Financial Planning.

Lindsay Lockett is totally independent, trustworthy, works closely with longstanding clients and regularly receives introductions from other professional advisers including accountants and solicitors.

Lindsay holds the Financial Planning Certificate and the Taxation & Trust qualification under the Advanced Financial Planning Certificate. Services offered range from complete holistic lifetime financial planning, down to a single piece of advice or transaction.

In addition, Lindsay has worked for a number of solicitor practices and specialises in advising on the following topics:

- **Trustee Investment Advice** – to comply with the Trustee Investment Act 2000, to take account of a Trust's objectives and discharge the Trustees duties.
- **Pension Sharing** – to ensure an understanding of options, assist with obtaining fair valuations of pensions and advice on sharing of benefits upon divorce.

- **Pre & Post Retirement Planning** – advice on building up a retirement fund and then maximising the income upon retirement.
- **Inheritance Tax and Estate Planning** – to reduce the impact of tax on an estate or mitigate tax which cannot otherwise be avoided.
- **Long Term Care Planning** – advice on funding care costs or explore ways to protect capital from being eroded by care costs.
- **Investment & Savings Advice** – to arrange (or review) a portfolio to reflect your circumstances, attitude to risk and market conditions whilst maximising tax efficiency.
- **Protection** – insuring against an undesirable event such as sickness or even death of a family member, breadwinner, business partner or key employee.

Lindsay can work with you whether you need to protect your family or plan for your retirement. You may have a lump sum to invest, or you may wish to save for a special occasion. Lindsay also provides a **Holistic Financial Planning** service which is designed to help you achieve both your current and lifetime goals (see back page).

Independence

As an Independent Financial Adviser business is predominantly fee based and has no links or ties to any product provider. Should you require

any financial products, Lindsay can access the whole marketplace on highly competitive terms.

Lindsay's knowledge and experience is enhanced by sophisticated research and planning tools which enables him to choose from thousands of financial products to provide only what is suitable and appropriate for you.

Fees

The services offered are generally fee based, usually determined by the time taken to complete matters, although if commissions are generated clients can choose to offset fees with all/part of the commission. Any surplus is used to enhance the terms of any financial services products which are purchased.

Lindsay aims to develop long-term relationships built on trust. Ongoing reviews, for monitoring and making adjustments to past recommendations are encouraged unless a pure transactional service is required.

Initial consultation – FREE	
Fees	£75 per hour (VAT free) but can be offset with commissions
Ongoing reviews	Generally 0.5% of assets under review or time costed.