

OVERVIEW FOR CUSTOMERS - FINANCIAL ADVICE



Pensions & Investments
– tailored to your individual needs

Will taking investment advice make you better off?

A study by **Vanguard** has shown that by taking advice, a customer can improve their overall net returns by about 3% per year. This “Advisers Alpha” figure of 3% can be achieved by employing the following strategies that are a part of the financial advice process:

- ✓ Using an investment fund that is properly diversified.
- ✓ Keeping investment costs as low as possible.
- ✓ Ensuring the investment is regularly rebalanced and continues to match your agreed risk level.
- ✓ Behavioural coaching - stressing the importance of sticking to the long-term plan. Helping to prevent irrational and wealth damaging decisions, such as cashing in when the markets are low.
- ✓ Maximising Tax Allowances – Obtaining the maximum tax relief (money from the Government) on pension contributions. Also ensuring ISA and Pension allowances are used efficiently each tax year.
- ✓ Withdrawing money in the correct order - looking at your situation and agreeing which money should be used first, and which should be left invested for future years. With Pensions, the wrong approach can have serious tax consequences, and poses the risk of your money running out early.



How we select our investment funds

The investment funds we recommend have all undergone a rigorous due diligence process. It is important to note that as Independent advisers, we only have an interest in recommending the best fully regulated funds available in the UK market. Many other firms will recommend funds with much higher charges that are part of the same group of companies. However, by taking advice from us there will be:

- ✓ No conflict of interest - you will be recommended the most suitable funds from the whole UK market.
- ✓ The funds will be highly rated by external agencies. They will look closely at the quality of investment processes, will interview the fund management teams, and will look for other strong qualitative factors.
- ✓ Keeping fund management costs low - returns from world stock markets are currently expected to be lower than they have historically been. In this environment, it is more important than ever to keep fund management costs as low as possible. This ensures that your money remains invested in the customer's account. Over the years, the compounding effect of low charges will have a significant overall impact on returns. This results in higher fund values for the customer, and less paid in fees to the fund manager.

**“We help with life’s biggest financial decisions...
From making your first investment, to
taking your pension income.”**



- ✓ We take the time to listen and to understand your wishes and requirements.
- ✓ We'll recommend a plan of action to make your objectives become a reality.
- ✓ Our advisers are skilled professionals with many years of experience.
- ✓ We follow the Consumer Duty rules as laid down by our regulator - the **Financial Conduct Authority (FCA)**.
- ✓ We treat our customers as we would like to be treated ourselves.
- ✓ We strongly support the FCA's vulnerable customer rules. Feel free to involve a friend or family member in our discussions.
- ✓ All supported by an experienced team of Compliance and Proposition professionals from our head office.

The value of pensions and investments and the income they produce can fall as well as rise. You may get back less than you invested.

M: 07920 454005

E: iaincrowley@virginmedia.com

W: peaceofmindfp.co.uk

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Registered Address: 22 Glebe Road, Royal Wootton Bassett, Swindon, SN4 7DU.



www.rosemountfs-ifa.co.uk

Main Office: 2-4 Chequers
Road, Basingstoke, Hampshire,
RG21 7PU Phone: 01256 405460

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