

Lonsdale Client Services



LONSDALE
Wealth Management

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We are committed to offering you the best possible financial advice and client service. We will always look after your best interests and treat you fairly. We seek to build long-term partnerships with our wealth management clients, based on trust developed through the application of our core principles of integrity, reliability and value.

Simon Hawker
Managing Director
Lonsdale Wealth Management

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Our Company

Lonsdale Wealth Management is a financial planning business, focused on helping you understand and plan for your financial future. We provide both focused and holistic financial advice for individuals, businesses and trusts on investments, savings, retirement planning and non-investment insurance (for example, life assurance, private medical insurance, critical illness cover).

We are committed to delivering a positive customer experience for all our clients. Our independent financial advisers pride themselves on building trusted and lasting, long-term professional relationships with all their clients.

We offer support and advice as follows:

□ Individual investment solutions

We provide individual customised investment solutions geared to your personal circumstances and appetite for risk, that can include collective funds (active or passive), individual shares, UK treasury gilts, corporate bonds and structured products. Alternatively, we can review the market and use discretionary fund managers and independent third-party managed investment solutions.

□ Lifetime financial planning

We are able to undertake a full analysis of your current financial position and combine that with your aspirations and goals to create a personal financial cash-flow plan, enabling you to control your finances.

□ Individual and corporate investment planning

We provide an independent advice service and will make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

□ Individual lifestyle protection planning

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance, income protection and life cover from a range of insurers.

□ Individual and corporate tax planning

We provide support to you in conjunction with professional partners to deliver recommendations to help mitigate your current and future potential tax liabilities. Please note that tax planning is not regulated by the Financial Conduct Authority.

Lonsdale Wealth Management was established in 2003 to provide independent financial advice. Since then, Lonsdale Wealth Management has grown steadily through a strong belief in teamwork and individual customer advice.

Lonsdale Wealth Management remains independently owned and not biased towards any provider. We always endeavour to deliver the highest standard of client service. In 2021 Lonsdale Services won the Best Adviser firm for Vulnerable Client Care at the 2021 National Professional Adviser Awards. In 2018 we won the Retirement Planner (RPA) Award for Best Individual Pension Advice firm, South East & Anglia. In 2017 we won the RPA Outstanding Customer Care award.

We offer you an initial discussion at our office (without charge) at which we will describe our services more fully and explain the payment options.

Following our initial discussion, should you decide to go ahead there is a cost for our advice and services.

If you have a question or concern about any aspect of our services please contact us at:

Telephone: 01727 845500

Email: shawker@lonsdaleservices.co.uk

Website: www.lonsdaleservices.co.uk

In writing: Simon Hawker, Lonsdale Services Limited,
3 Curo Park, Frogmore, St Albans, AL2 2DD

Lonsdale Wealth Management operates from:

St Albans: Curo Park

Barnet: Wrotham Business Park

Chippenham: Cavalier Court

Harpenden: Station Road

Leeds: Tong Village

Ringwood: High Street

Stafford: Dunston Business Village

Ware: Westmill Road

Wimbledon: Hill Place House

Our Client Services Team

Aaron Abraham – DipPFS	Independent financial adviser
Allan Ross – DipPFS – BSC (Hons) Psychology	Independent financial adviser – securities advice & dealing
Conor McClean – DipPFS - BSc (Hons) Financial Mathematics	Independent financial adviser
Deb Nolan – DipPFS – BA (Hons) Business Studies	Independent financial adviser
Howard Goodship – FPFS – CFP	Chartered financial planner – securities advice & dealing
Jacob West – DipPFS	Independent financial adviser
Mark Bowen – DipPFS	Independent financial adviser
Mark Slobom – DipPFS – BA (Hons) Business Studies	Independent financial adviser – securities advice & dealing
Mark White – DipPFS – BA (Hons) Economics	Independent financial adviser
Neil Homer – APFS – HNC Business Studies	Chartered financial planner – securities advice & dealing
Paul Jansen – DipPFS – BA (Hons) Languages & Business Studies	Independent financial adviser
Richard Porter – DipPFS – BA (Hons) Financial Economics	Independent financial adviser
Simon Hawker – DipPFS – BA (Hons) Applied Social Science	Independent financial adviser
Simon Prestcote – DipPFS	Chartered wealth manager – securities advice & dealing
Stewart Sims-Handcock – FPFS – CFP	Chartered financial planner – securities advice & dealing



Deb Nolan
Financial adviser,
Leeds



Howard Goodship
Chartered financial planner,
Ringwood



Simon Prestcote
Chartered wealth manager,
North London

What do we offer?

You will have been presented with our client agreement. This document expands on the information provided and explains in more detail the service we offer, and gives examples of our charging structure.

We offer a variety of advice services including:

> Full financial review

Where a full review is to be undertaken, please refer to the section below, which explains the steps we will take in providing you with a full financial review.

> Ongoing service

Please see the ongoing based service section (page 10).

> One-off services

Examples of one-off services that we may provide include:

□ Non-advised/execution only

With this service we merely undertake a transaction at your specific request and it is processed on an execution-only basis.

We have a duty of care to our clients, so you will need to provide us with personal and financial information before we process any non-advised or execution only transactions.

You will be provided with the relevant illustrations (personalised examples of features and possible benefits of the plan), product brochures and application form. We will not provide any comment on the product or its suitability for you. You will make this decision yourself and we will ask you to put your explicit instructions in writing. For this service we will provide details of our non-advised services and charges separately.

□ Defined contribution (personal arrangements) switch service

This service involves the detailed investigation, research and analysis of your current deferred personal pension benefits.

As part of this service we will commission a written report, which will allow us to compare your existing pension benefits with alternatives.

We will then provide a written report clearly outlining the results of the analysis, highlighting your options and documenting our recommended course of action.

Financial Review Process

Our financial planning business is focused on helping you understand and plan for your financial future. We work with you to understand your current financial position, your financial objectives, risk profile and identified needs. We provide you with a financial solution that meets your needs and offers you the maximum opportunity to achieve your financial objectives. We are committed to treating all of our clients in an open and fair manner, and we will provide you with our charging structure before offering advice.

Our obligations

Before providing advice we will assess your needs, identify your financial objectives and determine your risk profile. If you wish to exclude a particular aspect of financial planning you can instruct us to do so. However, this may have a bearing on the advice we provide.

We are able to provide both initial and ongoing advice. Any products arranged for you will be kept under review only as a part of an ongoing service agreement between us for which we charge a fee. These ongoing services are optional. Your engagement letter will confirm whether an ongoing service is provided.

Your obligations

Our advice will be based on the information you provide. It is therefore important that this information is accurate and current. This will allow us to understand your circumstances and objectives and provide you with suitable advice. If inaccurate or limited information is provided the suitability of our advice may be compromised.

If you specifically instruct us that you do not wish to discuss a particular area of financial planning, and that area should not form part of the advice given, this will be treated

as 'limited advice'. As limited advice, our standard financial planning review stages (see below) will be followed but we will exclude any areas you have requested us to.

You must be aware that if you limit the information provided, this may detract from the completeness of the advice given and that any information not disclosed could affect how appropriate that advice is to your circumstances.

Your first meeting

> Background

Your adviser will introduce themselves and Lonsdale Wealth Management to you and provide you with their contact details.

Your adviser will also discuss our client disclosure documents with you, i.e. the client agreement outlining our services and how we intend to work with you.

We will also discuss the charges for our services. For any aspect of our financial planning all actual charges and fees will be fully disclosed to you before we offer financial advice. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. The charges for these services may or may not be VAT exempt and this will depend on the service we offer you. This will be made clear when we discuss our costs.



> Fact find

The main purpose of this meeting will be to obtain as much information as possible relating to your financial circumstances and objectives. It would therefore be extremely helpful if you could bring along details of any policies, schemes, investments, mortgages, financial outgoings, wills and interests in trusts that you have.

This information will normally be collated by your adviser on our fact-find questionnaire. This document includes your basic personal details and an indication of your personal financial objectives.

Before providing any investment advice, we will obtain relevant information from you which will be recorded within a fact find questionnaire and on your personal finance portal.

As a minimum, we would expect you to provide us with the following information:

Regarding your investment objectives:

- The length of time for which you wish to hold investments
- Your risk preferences, risk profiles and risk tolerance
- Purposes of your investments

Regarding your financial situation:

- Information on the source and extent of your income
- Your assets (including liquid assets)
- Your investments and property
- Your regular financial commitments
- Your capacity for loss

Regarding your knowledge and experience:

- The types of service, transaction and the investments with which you are familiar
- The nature, volume and frequency of your transactions and the period within which they have been carried out
- Level of education and profession, or relevant former profession

The impact that these areas will have on your objectives will be discussed and recorded. We use a standard risk profiling questionnaire developed by third party specialists.

> Financial crime

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.

We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

It would be helpful if you could bring along to the meeting evidence of your identity and address. This would normally include either your passport or driving licence and a utility bill in your name. If these documents are not available please speak to your adviser who will confirm what alternatives would be acceptable.



Allan Ross
Financial adviser,
Ware



Stewart Sims-Handcock
Chartered financial planner,
Ringwood



Jacob West
Financial adviser,
St Albans

> Questions and next steps

If you have any questions during the process, please do ask, as your adviser is happy to discuss any queries you may have.

Your adviser will always explain the next steps in the advice process to you. If any fees are due at the outset these will also be explained before we offer advice.

At this stage we may ask you to sign any authority forms that may be needed so that we can act on your behalf, for example to obtain the current valuations of your existing investments.

> Timeline

The meeting will typically last between one and two hours, depending on the complexity of your situation. You may wish to include other parties such as your spouse, children or other professional advisers (e.g. accountant, solicitor, investment managers etc) to assist with understanding the advice process and information provided.

Analysis of your requirements

Where necessary, we will forward your instructions to the relevant product providers. The additional details issued by the provider will be analysed with the information gathered at your initial meeting with your financial adviser. We may need to refer back to you for further information and ask your permission to liaise with your other professional advisers.

We will undertake any necessary research to assist us in identifying appropriate plans and solutions that will help

you to achieve your objectives. In identifying appropriate solutions we will take into account a number of factors including:

- Your attitude to and understanding of the risks involved
- Timescales relevant to your objectives
- Appropriateness of products and investments, including types of funds, where these are invested and how these fit with products or investments you may already hold
- Tax efficient investments and planning*
- Costs and charges

Before making any recommendations we will carry out a suitability assessment so that we are able to act in your best interests. We provide an independent advice service. Our recommendation will be based on a comprehensive and fair analysis of the market.

*We will endeavour, wherever possible, to consider tax efficient opportunities and in this respect we will often wish to liaise with your tax advisers. Please note that the Financial Conduct Authority does not regulate tax advice.

> Timeline

The research and report preparation may typically take 3-6 weeks to complete. We will liaise with you during the preparation process to inform you of any delays.



Neil Homer

Chartered financial planner,
Stafford



Peter Doust

Mortgage Broker,
Chippenham



Mark Bowen

Financial adviser,
St Albans

Your second meeting

Depending on your preference, you will either be sent the report for review or we will arrange to meet you again to discuss its contents.

The report will comprehensively outline your current position and will detail our professional observations in each area. By examining these observations against your stated investment and financial objectives, your knowledge and experience and financial situation, we will recommend a course of action we believe will, if followed, reduce the barriers to achieving your objectives, minimise any risks we have identified and maximise the opportunities for achieving your goals.

The report will also contain the supporting information behind the recommendation including, where applicable, illustrations and product brochures (including key features documents).

Should you have any questions on any of the elements of the report please do ask, as it is important you understand the reasons for the recommendations and how any recommended products function.

> Costs

The costs associated with our recommendation(s) will also be made clear in the report.

The charges/fees will be VAT exempt unless the work we provide for you only involves advice and/or preparing a report,

in which case VAT will be applicable. In either circumstance we will advise you before we undertake any work for you.

Where applicable we will enclose our invoice with the report for the fee agreed, which requires settlement within 28 days.

> Timeline

The second meeting will typically last between one and two hours, depending on the complexity of your situation. You may wish to include other parties such as your spouse, children or other professional advisers. If you are aged over 75, we recommend a relative or friend attend with you.

> Implementation

If subsequent meetings are required these will be discussed and agreed. Where this is not necessary, once we have received your instructions (generally a completed application form and payment), these will be forwarded to the relevant provider(s).

Details of any transactions undertaken through Lonsdale Wealth Management will be recorded on our client database.

At this stage we will normally agree on what ongoing service you require. We will confirm the fees for this service, and whether they will be VAT exempt.

Ongoing Service

In your engagement letter we will agree an ongoing service with you, and it will follow one of the following formats. Please refer to your client agreement for details of charges relating to each of our services. Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we will need to make contact with you to assess whether the information we hold about you remains accurate and up-to-date. We will issue you with a report setting out the results of our assessment, and, if relevant, any updated recommendations.





Conor McClean
Financial adviser,
St Albans



Paul Jansen
Financial adviser,
Chippenham



Mark White
Financial adviser,
Chippenham

Foundation Service

This service is our 'light touch' service and provides you with:

- Regular phone/secure message access to your client team
- Secure messaging and document sharing and storage facility
- General Investment market update
- Independent third-party managed investment solutions
- Portfolio valuation available online

Foundation Plus

This service is our introduction to financial planning and provides you with:

- Planned access to your financial adviser
- A portfolio valuation available at meetings and online
- Access to a snapshot cashflow report
- Regular phone/secure message access to your client team
- Secure messaging and document sharing and storage facility
- General investment market update
- Independent third-party managed investment solutions



Mark Slobom
Financial adviser,
Harpenden



Amy Kadir
Mortgage broker,
St Albans



Aaron Abraham
Financial adviser,
Wimbledon

Financial Planning Service

This service provides yearly financial planning advice at a personalised annual review.

- Planned access to your financial adviser annually
- At your meeting your adviser will provide a personalised annual assessment of your needs and objectives
- Access to a snapshot cashflow report and Lifetime Financial Planning Scenarios
- Portfolio valuation available online and at your annual meeting
- Fund switches
- Advised withdrawals
- Annual capital gains tax assistance with your professional accountant
- Complimentary annual GIA to ISA transfers at review
- Complimentary ISA top-ups at review
- Regular phone/secure message access to your client team
- Secure messaging and document sharing and storage facility
- General investment market update
- Independent third-party managed investment solutions



Richard Porter

Financial adviser & Director,
St Albans

Simon Hawker

Managing Director,
St Albans

Financial Planning Plus Service

Your LWM adviser offers a customised individual investment solution with half yearly financial planning advice at personalised reviews.

- Planned access to your financial adviser every six months
- At your meeting your adviser will provide a personalised assessment of your needs and objectives and access to a snapshot cashflow report and Lifetime Financial Planning Scenarios
- Portfolio valuation available online and at your meetings
- Fund switches
- Advised withdrawals
- Annual capital gains tax assistance with your professional accountant
- Complimentary annual GIA to ISA transfers at review
- Complimentary ISA top-ups at review
- Regular phone/secure message access to your client team
- Secure messaging and document sharing and storage facility
- General investment market update
- Independent third-party managed investment solutions

Bespoke Service

A fully bespoke planning service individually tailored to meet your needs. We will agree the actual required level of service and the applicable fee with you. This could mean that some of our featured ongoing services are excluded at your request.

Description of service elements

□ Full financial planning review

This covers the advice process detailed in this brochure.

□ Portfolio valuation

This provides a snapshot of the current position of your investment portfolio.

□ Review meeting

The outcome of the financial planning review will be discussed in detail with you and a financial planning report, together with a cash-flow forecast, will be issued, summarising the recommendations.

□ Regular phone/secure message access

When you require support/guidance you may contact us and if we are not available we will return your telephone call or email the following working day.

□ Discretionary fund manager

A discretionary fund manager is an investment specialist, traditionally a stockbroker or wealth manager, who is employed directly by a client or his/her financial adviser to run the investment portfolio on a day-to-day basis on their behalf. A discretionary fund manager takes decisions as they see fit, bringing into consideration the goals and needs of the client as established at the outset. The clear advantages of this are speed and consistency as well as the benefits of the fund manager's skills and expertise in the industry.

□ Independent third-party managed investment solutions

Governed investment strategies are portfolios of funds that are regularly rebalanced to reflect a specified investment strategy by a third party. Each strategy offers an investment selection appropriate to a different level of investment risk. They are designed to facilitate investment in a mix of funds that suit the investor's attitude to risk and investment period without the need to choose individual funds.

□ General investment market update

We will provide investment market updates on our website. We will distribute regular newsletters highlighting relevant financial issues, new services and changes to financial legislation that may affect our clients. To reduce the amount of paper being issued, this will be distributed by email so please ensure we have your current email address. Should you require a paper copy please let us know and we will arrange this.

Lonsdale Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 225488. The Financial Conduct Authority does not regulate Estate Planning, Lonsdale Pension Trustees Ltd, Tax Planning, Offshore Investments or Cashflow Planning. The value of an investment and the income from it could go down as well as up. The return at the end of the investment period is not guaranteed and you may get back less than you originally invested. The value of tax relief depends on your individual circumstances. Tax laws can change. The guidance and/or advice contained in this website is subject to the UK regulatory regime and is therefore restricted to consumers based in the UK.

Registered in England: 04573693. Registered Office: 3 Curo Park, Frogmore, St Albans, Hertfordshire, AL2 2DD.

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Because you deserve independent advice and support

LONSDALE

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