



# Wealth Management

We help our clients  
to live their lives free  
from financial worry



**Coleman**  
Financial Services

# Coleman Financial Services

We all want to live lives free of financial anxiety. That's why, here at Coleman Financial Services, we offer advice to clients with one overall aim – to ensure financial problems are solved and objectives are met.

Coleman Financial Services is part of the Coleman group of companies, a broad-based insurance broking and financial services group employing some 70 staff at locations in Poole and Southampton.

Based in modern offices with access to the latest technology, we are a long-established firm of highly qualified independent financial advisers that has extensive technical knowledge and many years' practical experience.



*"I would have no hesitation in recommending your organisation to anyone with financial planning issues to resolve, as you appear to bring a very human touch to what is, to many people, a very complicated aspect of their life."*

**Mr D C Lane**

# Our Philosophy

We all like to be treated properly. Which is why, at Coleman, we believe in dealing with you fairly and in an honest, straightforward way. We also believe that your needs are completely unique. So we base our professional financial advice upon a detailed understanding of your distinct requirements. We believe this gives you the best possible chance of achieving your financial and lifestyle goals.

While we pride ourselves on our expertise, no-one can tell how the future will turn out. Your own personal circumstances will, inevitably, change over time. So we're always keen to develop long-term relationships that allow us to adapt our advice as and when necessary. Through regular communications and reviews, we ensure our strategy always remains appropriate and on target.

That said, experience tells us that you'll sometimes require different levels of support. So we have created two different service levels ensuring that what we do for you is exactly what you need from us.

*In short, you are in  
very safe hands.*



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# 1. Private Client Service

This service not only creates an effective investment strategy at the outset of the relationship, but also aims to ensure through regular, ongoing communication and reviews, that the initial strategy remains appropriate to changing circumstances.

## Initial 'discovery' meeting

- Establish and understand your personal circumstances and requirements
- Identify your objectives and priorities
- Discuss and agree the level of investment risk you are prepared to accept to meet your objectives
- Agree the basis of our remuneration

## Strategy report

**This will be in the form of a comprehensive written document and will:**

- Summarise and prioritise your objectives
- Explain the available options
- Create an overall investment strategy taking account of your objectives, risk profile and tax position
- Build an appropriate portfolio and solution
- Cover any other specific issues, which may include a review of existing income and capital protection arrangements
- Discuss opportunities to mitigate tax

## Second meeting

**Face-to-face explanation of strategy which:**

- Explains the full rationale for the recommended strategy
- Answers all queries you may have
- Helps you reach an informed decision as to how best to proceed

## Implementation of strategy

- Provide all necessary documentation
- Assist with completion of paperwork
- Submit and track all applications
- Provide updates until strategy is implemented

## Ongoing service

**Formal Annual Review process including, where relevant, the following:**

- Face-to-face meeting every year to update our understanding of your financial situation
- Review of your goals and objectives
- Provision of a consolidated valuation statement
- Review of the overall strategy, including your attitude to investment risk
- Recommendation of changes that will help you to achieve your financial and lifestyle goals
- Implementation of changes in the strategy as agreed
- Consideration of the impact of any recent tax or legislative changes
- Sorting through paperwork that may be confusing or which requires attention
- Discussion of any financial or health issues affecting your family
- Updates to your solicitor and/or accountant as necessary
- Review of general or specialist insurance requirements



*"I was delighted with the service and advice offered and was more than happy to follow it. I would have no hesitation in recommending your service to family and friends and would like to thank you for your efforts on my behalf."*

**Mr M Pretty**

## 2. Transactional Service

Intended for those clients who do not need/wish to have regular advice or monitoring of their investments but who do wish to refer to us from time to time for advice on specific financial matters.

### **Initial 'discovery' meeting**

- Identify all relevant information required to provide the specific advice requested
- Agree the basis of our remuneration

### **Provide recommendation**

- Advice as required with formal written reasons for the recommended course of action

### **Second meeting**

- Not normally provided but available if required

### **Implementation of strategy**

- Provide all necessary documentation
- Submit and track all applications

### **Ongoing service**

- No proactive review of the advice is provided. However clients are able to request further advice at any time



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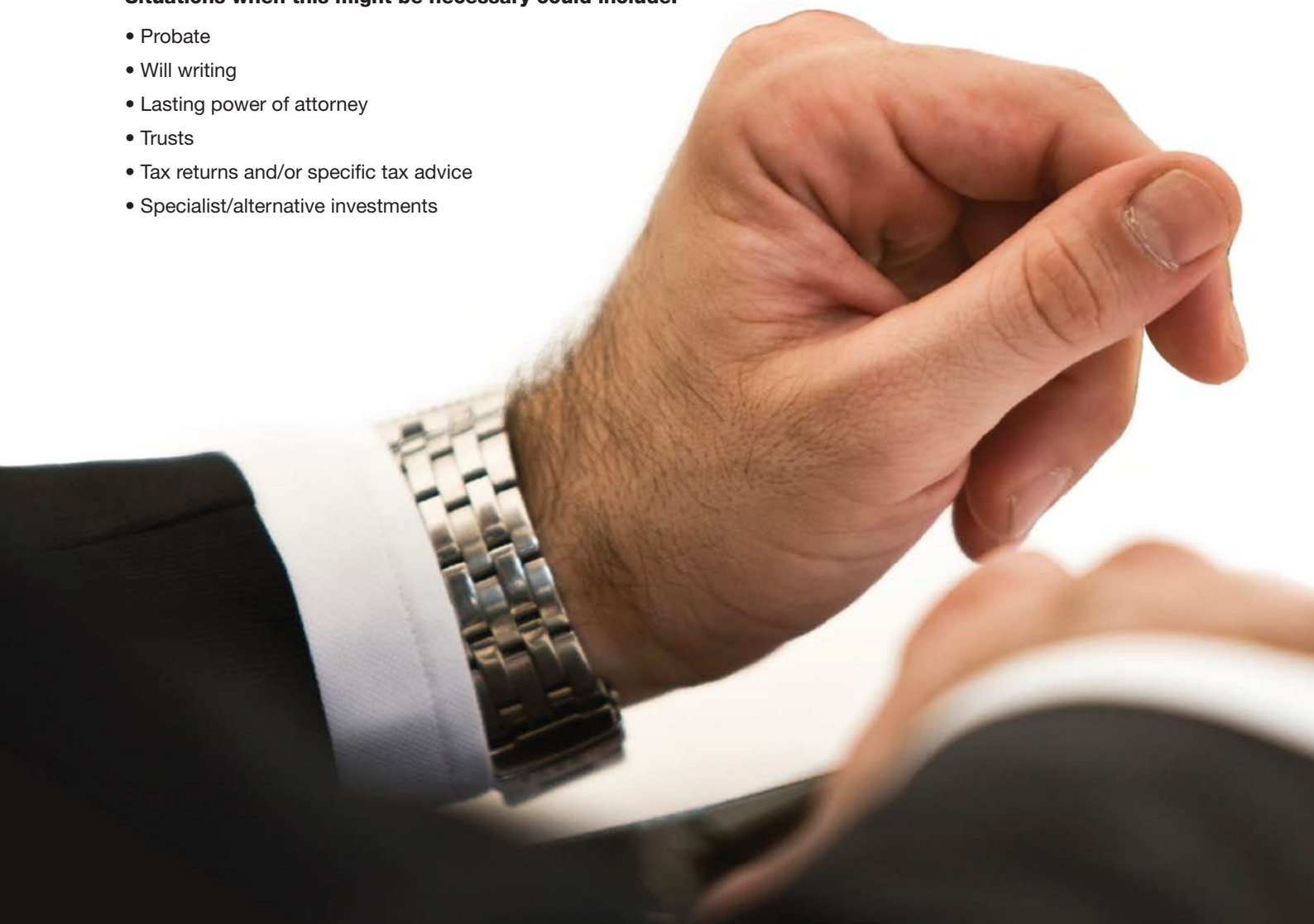
# Additional Services

Understandably, there are occasions when we cannot meet all your needs. So we're happy to work alongside other professional advisers such as accountants and solicitors to deliver the co-ordinated financial strategy you require.

We can also introduce you to other professional advisers when their services are required.

**Situations when this might be necessary could include:**

- Probate
- Will writing
- Lasting power of attorney
- Trusts
- Tax returns and/or specific tax advice
- Specialist/alternative investments



*“Top marks to Coleman – a very friendly company!”*

**Mrs B M Best**

# Lifetime Cash Flow Analysis

The following questions can really only be answered by a sophisticated analysis of your likely future cash flows, and this is why we introduced our Lifetime Cash Flow Analysis Service. This can be provided on a regular or ad hoc basis, so please ask us for details.

**One of the most important questions often posed by new clients is:**

*‘Are my financial and lifestyle goals realistic?’*

**This can often lead on to other important questions such as:**

*‘Will my pension be large enough to live on when I retire?’*

**Or...**

*‘Do I now have more money than I need and can I afford to give some to my children now, when they really need it?’*

## **Finally – our costs**

**These are set out in a separate document which we’ll give you. In essence, our costs and charges have been designed to cover the work involved in the following areas:**

- for the initial advice and provision of written recommendations
- for the implementation of the agreed strategy
- for the ongoing review and adjustment of the strategy

Our costs and charges will be agreed with you before any work is undertaken and can be paid by fee or by product charges (commission), or by a combination of both. All options will be discussed and explained to you in detail.



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