NORRIS & FISHER
INDEPENDENT FINANCIAL PLANNERS

Service Levels

Service Breakdown	**Advice on Demand**	**Financial Planning**	**Wealth Management**
Service Breakdown	**Basic Financial Planning**	**Wealth Management**	**Wealth Management Partnership**
An appropriately qualified Financial Planner	✓	✓	✓
Full fact finding to assess your needs and objectives.	✓	✓	✓
An assessment of your risk profile and attitude to investment risk (where appropriate)	✓	✓	✓
Access to research from internationally Recognised independent specialists	✓	✓	✓
Tax planning (including Inheritance, Income and Capital Gains)	✓	✓	✓
Tax efficient portfolio construction	✓	✓	✓
A full written report confirming our recommendations	✓	✓	✓
Implementation of our recommendations	✓	✓	✓
Additional Services – Fees to be agreed	✓	✓	✓
Cashflow modeling to identify if you will run out of money in retirement	✗	✓	✓
Full annual oversight of your plans we are responsible for	✗	✓	✓
On-going reviews covering investment performance, portfolio rebalancing (where required) and portfolio tax efficiency	✗	✓	✓
Annual appraisal of risk profile and attitude to investment risk (as appropriate)	✗	✓	✓
Future product recommendations	✗	✓	✓
File updates including answering correspondence	✗	✓	✓
Consolidated tax voucher for all investments held on platform	✗	✓	✓
Annual Progress reports with recommendations	✗	✓	✓
Bi-annual valuation of your assets, including specialist investment commentary from Rayner Spencer Mills	✗	✗	✓
Unlimited access to your Planner and support team, without additional charges	✗	✗	✓

POWERED BY SUCCESSION