

Adaurum Limited - Our Client Service Proposition

About Us

Adaurum is an established provider of independent financial services with over 50 years of collective experience in the financial services market. Directly authorised by the Financial Services Authority we offer advice and guidance on pensions, investments, protection and mortgages from the whole of the financial services market.

We build long and successful relationships with you by gaining a thorough understanding of current circumstances and requirements. Whether this is the straightforward re-mortgage of a residential property or more complicated investment portfolio planning, it is essential that client's objectives are fully understood before we take any action.

The initial meeting is at our cost and may be at your home or office or at ours. We will ask you lots of questions to make sure we have a clear understanding of your situation and what you want to achieve. If required, we will liaise with your accountant or solicitor to provide a fully joined up service where this is appropriate.

We believe in providing a professional and personal financial planning service that sets us apart from the banks and other multi-national organisations. Our core values are for integrity, honesty and transparency with the aim of adding value to your financial well-being.

We only offer an Advisory service. We do not offer a transactional service as we believe that this can confuse or dilute our proposition. We believe that our skills lie in advising clients, arranging plans for our clients and building our relationship.

Since 1998, the business has grown steadily and we now manage funds in excess of £95 million on behalf of our clients, and help hundreds of customers each year plan for their future.

What you can expect as a client of Adaurum

Working with a professional firm should be a reassuring and dare we say enjoyable experience for you and your family. To help you realise your goals we will provide financial solutions specific to your individual needs.

Our aims are to provide bespoke solutions that will:

- Protect your investments from inflation, taxation and risk
- Target your retirement objectives
- Review the whole UK mortgage market for your borrowing needs
- Provide comprehensive family protection solutions

To ensure there are no nasty surprises your portfolio will be established with a close eye to your agreed risk profile. Whilst we cannot influence market volatility, we can make sure you have adequate diversification. This means you will not be overly dependent on a particular market sector or asset class to generate your investment returns.

You can expect us to reply to your enquiries promptly and to provide jargon free information. You will be advised, before incurring any costs, what our charges are for specific work as detailed.

In summary, we will treat all of our clients as if they were members of our own family and provide the following additional benefits :

- Regular newsletters to keep you abreast of developments in the financial world.
- Unlimited telephone advice and support all year round.
- Annual tax data card to give you easy access to relevant changes to the Chancellor's Budget.
- A financial sounding board for all of your financial plans and ideas - call us up and talk it through.

The six stage financial planning process

Step 1 - Initial meeting

During the initial meeting, we will discuss your goals and tell you about our proposition. We will investigate your present situation, your plans for the future and how you can meet your needs.

Step 2 - Data Gathering

To enable us to build your financial summary, we will need to establish what it is you are trying to achieve, details of your existing arrangements, and establish your attitude to investment risk and capacity for loss.

Step 3 - Plan preparation

Using our expertise we will design your Financial Plan to achieve your goals. We will develop strategies within your Financial Plan to provide you with a complete understanding of your present situation, help reduce your tax liabilities, simplify your financial affairs and protect you assets.

Step 4 - Present and discuss your Financial Summary

We will send you the detailed Financial Summary and agree a further meeting to discuss your financial plan to ensure you understand your position, agree on strategies and prioritise your needs. We will confirm the relative costs and charges which will apply to the proposals.

Step 5 - Implement the agreed Plan

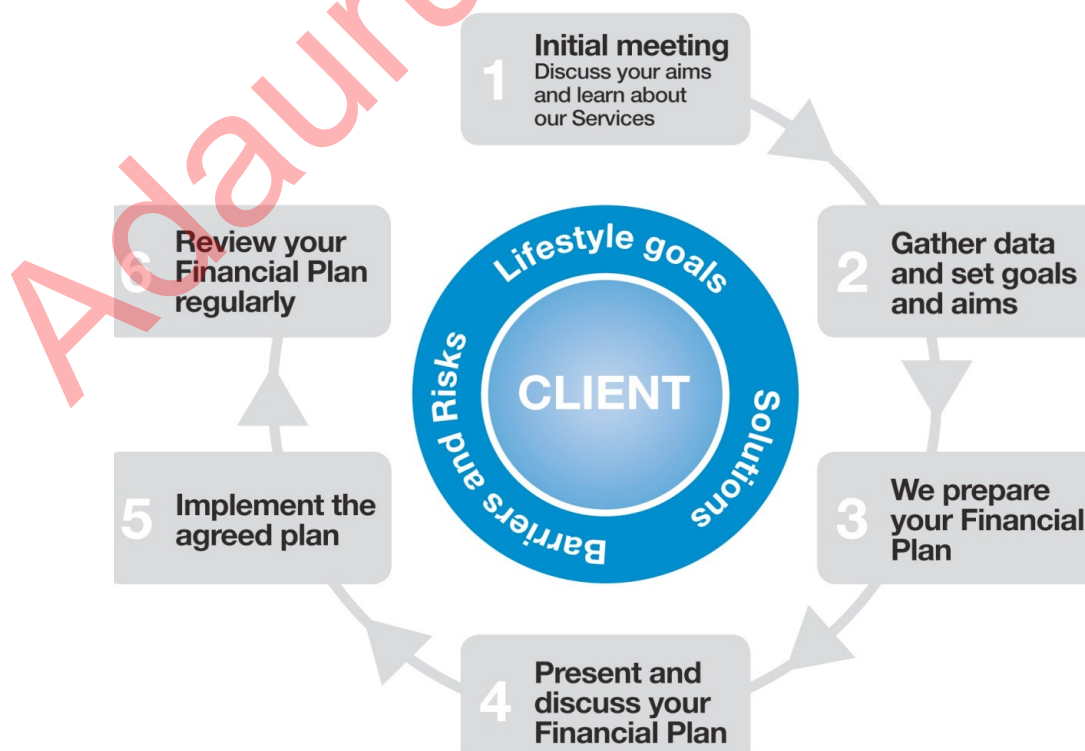
We will make all the arrangements for you to implement your plan. This includes completing any necessary application forms and submitting these to the necessary providers. We then monitor the application process to ensure the smooth implementation of your plan. If necessary a further meeting can take place to organise paperwork.

Step 6 - Regular review

We will review your plan to make sure you are on track to meet your financial planning goals. We will discuss your updated circumstances, to see if they have changed and make any changes to the arrangements if necessary.

We will check to ensure your plans are still on track to meet your goals and ensure your plans are still suitable for your needs. We can update you regarding your portfolio, how its performed, and how the global macro environment may have changed and whether we need to adapt your strategy accordingly.

Our structured process is relevant through all market conditions and is centred around provide you with the best service and outcome.



Our Key Services

- Investment Planning & Wealth Management
- Pre Retirement Planning
- Post/At Retirement Planning
- Mortgages
- Equity Release (Lifetime Mortgage and Home Reversion Plans)
- Life Protection
- Ill Health Protection (Income Protection and Critical Illness Cover)
- Inheritance Tax Mitigation Planning

Investment & Pension Funding

We will help you find the most appropriate savings scheme and funds to meet your investment objectives both in the short term and longer term.

We conduct research into the effectiveness of funds that compares performance with cost and takes into consideration credit ratings and volatility. Our in-house fund selection process requires funds to have certain minimum threshold performance ratings from independent agencies such as Standard & Poor's (S&P), Old Broad Street (OBSR), Citywire or Dynamic Planner, all of whom review fund managers relative and absolute performance, structure and research capabilities.

We will invite you to attend an annual review meeting, or more frequently if required, for ongoing assessment and monitoring of your portfolio.

Mortgages

Using market software we will look at all mortgages offered through the whole marketplace. This includes direct only mortgage deals - a true reflection of our independence. Our experience in the mortgage market goes back to the 1980's - so we have seen most market conditions and the full range of interest rates from 0.5% to 15%! This helps us to make appropriate recommendations in the choice of whether to fix or ride the variable rate; how the mortgage should be repaid and over what timeframe.

We will make a recommendation for the protection of your mortgage in the event of premature death, long term illness or critical illness - we do not advise on general insurance such as buildings & contents or redundancy cover.

Protection

We will select the most appropriate products from the whole of the protection market, unlike many high street banks who may only offer life assurance products from one or two companies. This means

we can source the cheapest products and those that offer the most comprehensive range of benefits, which actually may be of greater importance than cost when looking to insure against a specific critical illness for example.

Benefits can be tailored to provide either a lump sum or an income. They can be set to increase and keep pace with inflation or to reduce each year as a debt is repaid or Inheritance Tax liability decreases.

At Retirement Planning

We can help you plan for the later stages of life and ensure that your retirement plans are organised to provide the most suitable levels of income for you through retirement. This can include annuity purchase and income drawdown. In addition, we can guide you through the process of releasing equity from your property in the form of equity release and meeting the costs of long term care.

Retirement also focuses the mind towards inheritance tax planning and ensuring that your estate is passed on to your beneficiaries with the minimum amount of tax deducted. We can help you plan towards reducing your inheritance tax liabilities.

In essence, we can assist you in all fields of your financial planning requirements.

Our Service Proposition

Advisory Services include

- Regular review meeting at your home, office or at our offices with updated valuation portfolio report
- Review of Objectives, Risk Profile and Asset Allocation (if required)
- Review of your current financial strategies and holdings
- Unlimited Adviser telephone and E-Mail access
- Portfolio construction using risk profiling technology and Multi-Asset & Multi-Manager funds
- Access to our support team
- Professional expertise and governance embedded into our advice processes
- Regular investment bulletins and newsletters
- On-going access to your adviser
- Regular email updates on topical financial issues
- Comprehensive Financial Health Check
- Liaison with accountant / solicitor (if required)

What we expect from you

- We will expect you to provide us with requested information so we can advise you appropriately.
- To provide us with an e-mail address and contact telephone numbers to speed up the communication process
- To confirm your acceptance of our fees in writing before we undertake work for you
- To communicate freely with us at all times – even when it concerns things you think we will not want to know
- If you are ever not satisfied, please let us know so we can put things right.

What are our Charges / Fees / Costs ?

We have sought to make our charges both fair and easy to understand. Full details of our fees are detailed in our Service Proposition and Client Agreement.

An initial consultation and Financial Summary is undertaken at our expense. At the end of this initial meeting, we will be able to provide you details of the expected costs and obtain your agreement to our fees prior to undertaking any further work for you.

What our Client think of Us

We are proud of the service that we provide to our customers and the standards which we set ourselves. However, don't just take our word for it !

"I have been dealing with Adaurum for a number of years now. What is refreshing about them, is that they have always recommended the best financial option for me, even if it means that they don't benefit from the outcome - they always have my best interests at heart". **Director IT Operations for a leading London bank.**

"Murray Bishop and his team at Adaurum have provided me and my family with no-nonsense , easy-to-understand financial advice on a range of subjects including mortgages, life insurance policies and a range of other financial products. Always responsive and flexible, Murray and his team are a joy to deal with –particularly for those of us who have too little time, too little knowledge and genuinely find it hard to be excited by these things. Murray takes the 'pain' away and I've never felt pressured to sign up for anything that I didn't want or need". **AA, Vice President, Disney Studio Operations**

"When we first met Mark five years ago, though we did not know it, we were about to enter the most complicated period of our lives in money terms. So though we have presented him with a series of financial challenges which have at times looked insurmountable to us, Mark has calmly analysed each issue with the patience and confidence born of many years' experience and provided us with reasonable, balanced and sound advice". **LT**

"Mark Powling has been crucial to our financial planning over many years, involving both investments, retirement planning and obtaining mortgages on three houses at various times. We have valued and acted on his advice and expertise to our great benefit. He is invariably courteous and unruffled and he takes time to explain financial implications clearly, however obscure they may have appeared to us." **MA**

Further information

Should you require any further information regarding our services, please contact us as follows :

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