Build, Manage and Protect Your Wealth

Informed Choice
Independent Financial Advice

Welcome to Informed Choice

Informed Choice is an award-winning firm of Chartered Financial Planners. We provide independent financial advice to individuals, trustees and business owners to help them to build, manage and protect their wealth. Informed Choice was established in 1994 and is a family owned and managed business.

We were named IFA of the Year at the Money Marketing Financial Services Awards 2010. This is a prestigious award recognised in the financial services profession as a significant achievement.

Our highly qualified and experienced team of Financial Planners use their knowledge and skill to deliver impartial and unbiased financial advice to our clients.

As a firm of Chartered Financial Planners, we have satisfied rigorous criteria relating to professional qualifications and ethical good practice. You can be confident that you will be dealing with a leading firm wholly committed to providing the best possible advice, service and support.

Informed Choice Ltd is authorised and regulated by the Financial Services Authority.

Achieving your financial goals and objectives

We help our clients to answer life's important financial questions.

- When will I be able to afford to retire?
- Will there be a time in my life when I run out of money?
- Am I taking too much (or too little) risk with my investments?
- What will happen to my family if I cannot work?
- For how much do I need to sell my business to achieve the lifestyle I want?
- Can I afford to privately educate my children or put them through University?
- How much inheritance tax will my children and grandchildren have to pay?

Experience tells us that many people do not know the answers to these questions. However, they do appreciate the importance of getting these answers.

What do you need?

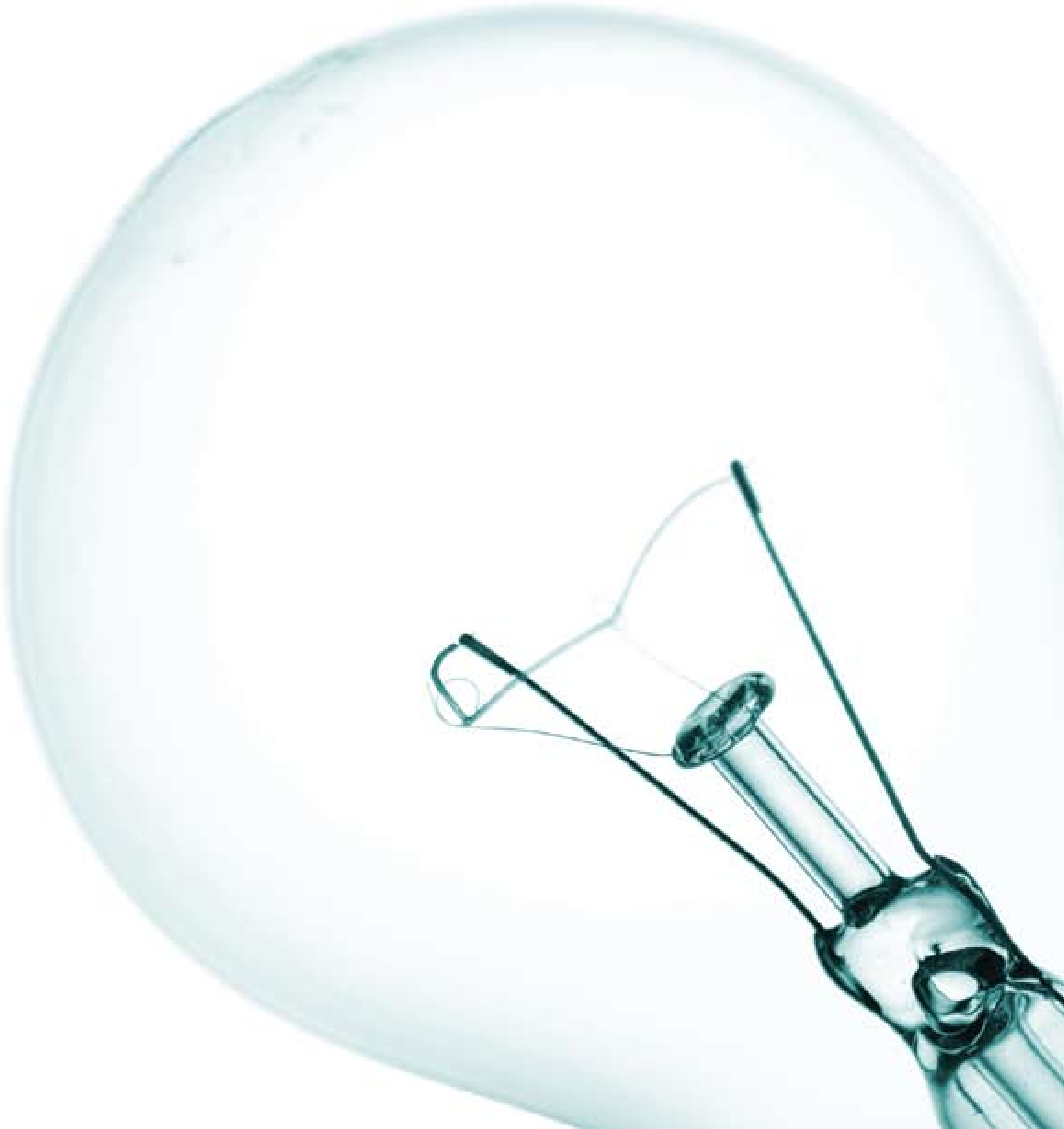
Once you have the answers to these important financial questions, you probably have a shopping list of key requirements.

- Specialist advice from properly qualified individuals
- Choosing to be involved in any investment decisions
- Full understanding of any product solutions
- Knowing about the risks involved in any course of action
- Regular and meaningful reporting on your financial plans

Our clients tell us that these factors are important. We have tailored our services accordingly.

The solution you have been looking for

We answer your important financial questions and provide a service that puts you in control of your financial future.
Imagine knowing precisely what your existing financial arrangements are going to do for you. We help you to establish your goals and objectives before identifying just how you might achieve them.
We also challenge your thinking when it comes to money. This helps our clients to make sound financial decisions.
Your relationship with your personal finances will be improved and you will be able to take a more positive view about how you live your financial life. Our services have been built around listening to what our clients want.



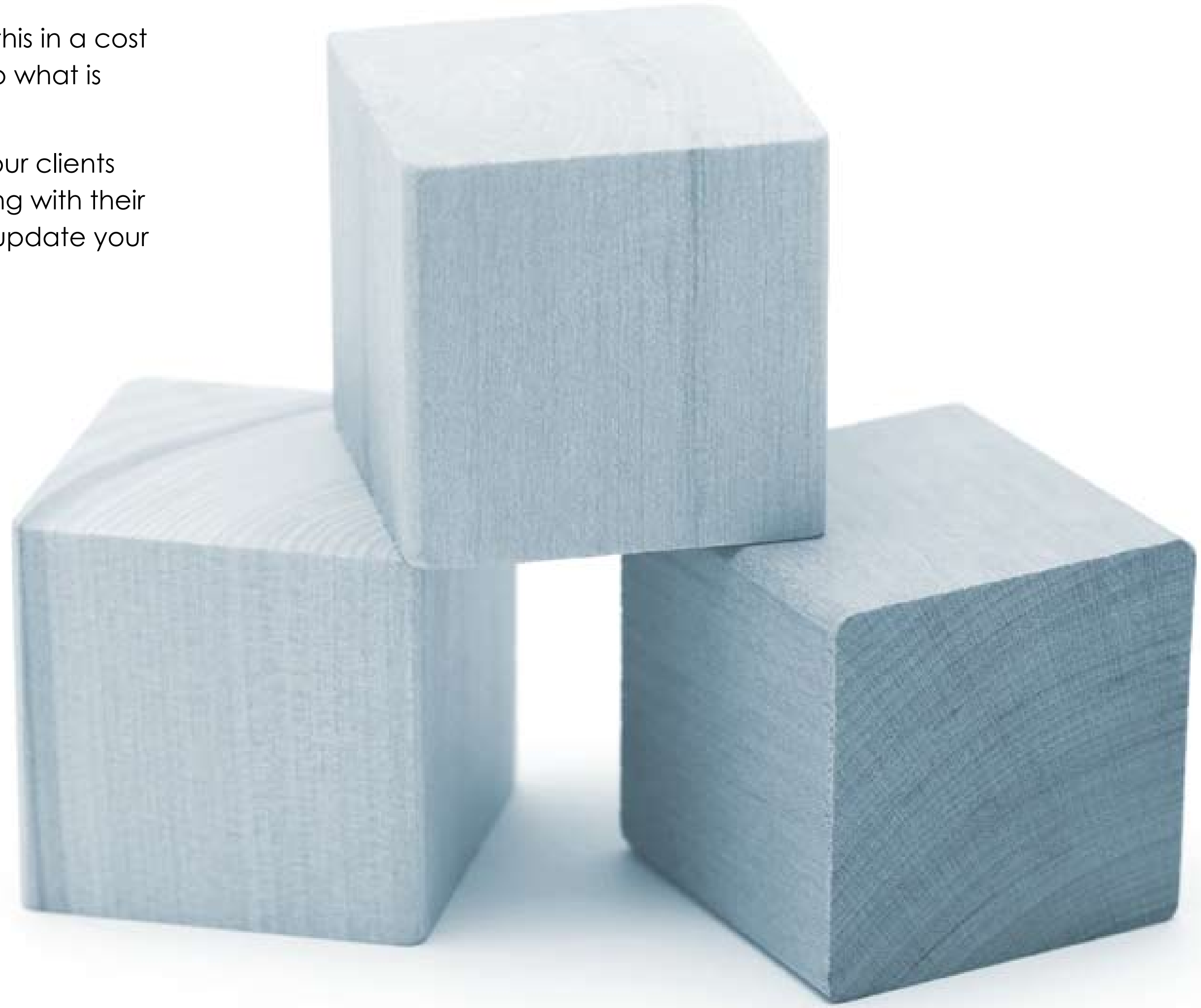
What do we do?

We provide three services to help you to build, manage and protect your wealth.

Informed Choice provides advice to make sure you are taking the right action. This includes comprehensive Financial Planning, a service we call LifeWealth Design. We also provide focused advice on specific areas, to help you meet your financial objectives.

We also implement recommended financial solutions. We do this in a cost effective and efficient way, so our clients can pay attention to what is important, rather than dealing with reams of paperwork.

Most importantly, we keep things under regular review. All of our clients receive a written annual review report, supported by a meeting with their Financial Planner. This is your opportunity to monitor progress, update your plans and keep your investments under control.



We have a passion for financial planning

Financial Planning, Wealth Management and providing Independent Financial Advice to our satisfied clients is what we do – and we love doing it!

"I have a passion for Financial Planning because I like helping business people, people at retirement and professional partners to make the right choices about their finances. There is nothing more satisfying than helping my clients establish their goals before designing a plan to achieve them. For me it is all about taking an interest in our clients, being available when they need me and having an informed opinion to share that will enhance their financial wellbeing".

Nick Bamford, Chief Executive & Chartered Financial Planner

I love the fact that the biggest part of my role at Informed Choice is crunching the numbers and working out what is best for a client. Whilst product analysis and selection plays an important part in what we do for our clients, it is establishing what assets can deliver to satisfy a life goal that makes this job so rewarding".

Shelley McCarthy, Senior Paraplanner

"When I became a Financial Planner, I wanted to be more than simply a product salesman. I had a deep desire to help people plan for their financial future. When I qualified as a Chartered Financial Planner and Certified Financial Planner, it was in recognition that financial planning always comes ahead of financial advice. The services we have created enable me to deliver the highest quality planning and advice to my clients."

Andrew Neligan, Chartered Financial Planner and Certified Financial Planner

Six steps to satisfying your financial goals

We take a six-step approach to helping you achieve your financial goals and objectives.

1. Spending time with you and asking lots of questions. This helps us to determine what you want to achieve. We also need to find out about your existing financial arrangements. We call this step "knowing our client".
2. Carrying out research and analysis. We look in depth at all of your existing financial arrangements before calculating what financial resources you will need, and when, to meet your objectives.
3. Providing you with a bespoke financial plan or advisory report. This is a comprehensive report answering all of your important questions. We take pride in our ability to communicate our advice in plain English.
4. We provide specific recommendations on the action you should take. This might include changing existing investments or filling gaps with new financial products. We are always independent and impartial in our recommendations, which means any product solutions we recommend are thoroughly researched and selected from the whole of the market.
5. Implementing any advice we have identified. Once we agree with you a course of action, we put in place any recommended plans or arrangements. What we always hope to discover is that you don't need to buy any financial products at all.
6. Keeping your plans under regular review. In our experience, the best financial plans are those that are reviewed regularly and kept on track to achieve your objectives.

Who do we work with?

We work with a number of very different and interesting clients. Some are actively involved in running their own businesses. Others are professional partners providing legal, accountancy or medical services. Many are executives in large companies and used to making important decisions.

Some of our clients have reached the stage in life where they are close to retirement and need to generate income from their financial resources. Many of our clients are enjoying a healthy and active retirement, without the worry of where their income is going to come from next month or next year.

Meet Mark

As a busy solicitor, Mark had very little time to concentrate on his own financial planning. His earnings were good and he had some important financial decisions to make. Should he apply his financial resources to pay off his mortgage, save for retirement or save for the cost of future school fees for his daughter? Would it be possible to achieve all of these goals?

By working with Mark, we helped him to identify that two out of three of his goals were simple to achieve. We designed a plan that enabled him to get rid of his mortgage, save enough money to send his daughter to a good private school and only defer his retirement by four years.

Meet Steve and Carol

Steve and Carol had been deciding if they should retire now or wait for a couple more years. In making this decision, they had a number of important questions.

If they did retire now, would they be able to enjoy the kind of lifestyle that they were used to? Should they pay off their mortgage using existing cash resources? What sort of inheritance tax bill might their children have to pay in the future?

We were able to answer all of their questions (and several more that they had not considered). We provided a plan which enabled them to work out how much more they needed to save to enable their desired lifestyle in retirement and the steps they should take to achieve this. The report also presented solutions to how they might mitigate the future inheritance tax bill.

Meet Simon

Simon had successfully built and sold his pharmaceutical business. From the sale proceeds he had been convinced by a number of banks to invest in a range of different products and funds. He felt completely out of control.

He received lots of paperwork each month, saw the value of his investment accounts fluctuate wildly and had no idea if where he was invested was right for him. We helped Simon to get back in control of his investments and link them to his financial planning objectives. Our services enabled Simon to become much more involved in the decision making process.

Meet Michael and Angela

Mike and Angela own a successful IT business that had managed to accumulate significant amounts of cash reserves. Their first child was a year old and they needed to work out if Angela could afford to stop working full-time to have their second child. They also had some firm views about when they wanted to retire.

We were able to demonstrate that they could afford for Angela to stop full-time work to have their second child without jeopardising their plans for a comfortable retirement. We were also able to show them that they did not need to take excessive investment risk to achieve their goals.

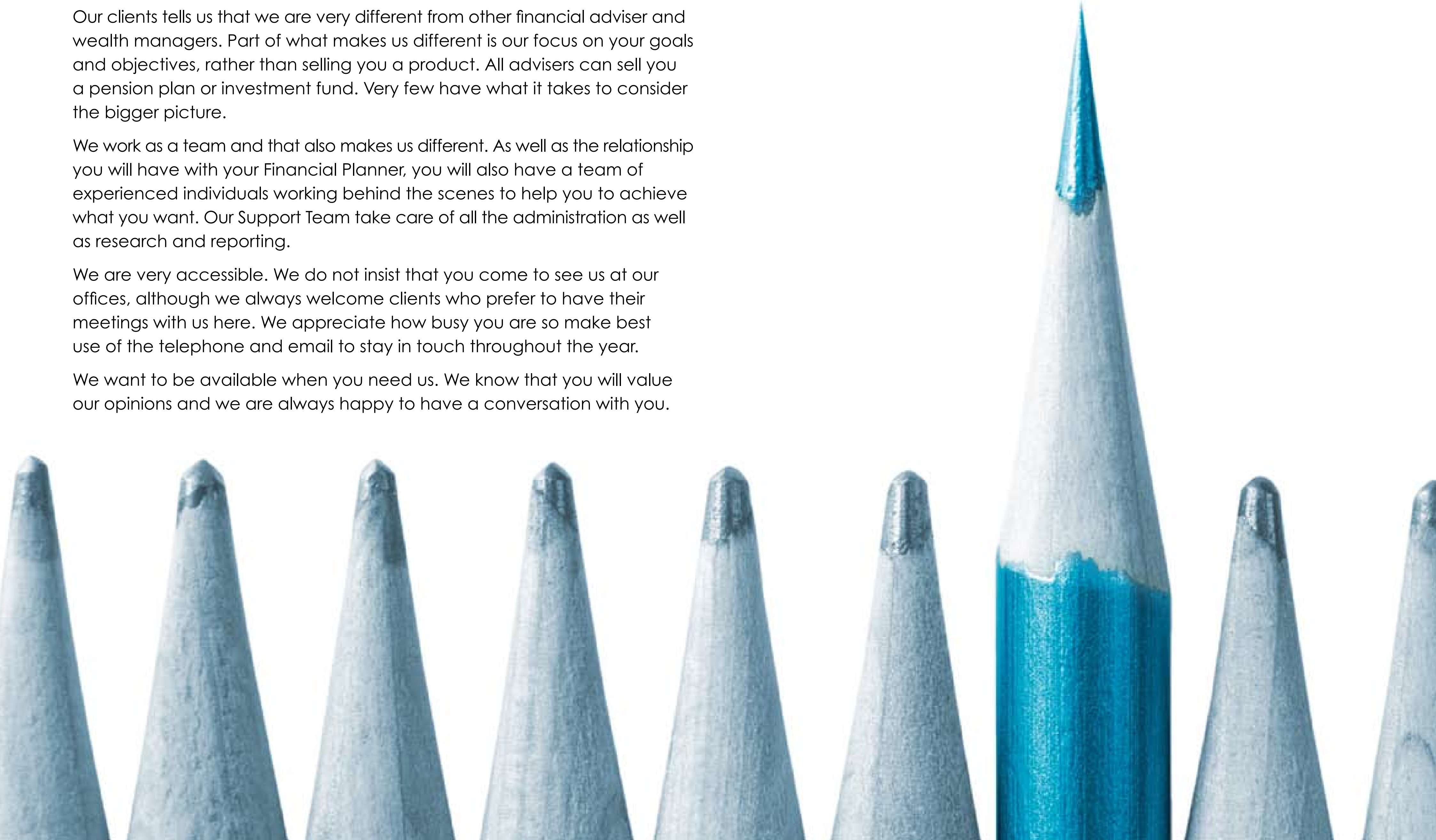
What makes us different from the others?

Our clients tells us that we are very different from other financial adviser and wealth managers. Part of what makes us different is our focus on your goals and objectives, rather than selling you a product. All advisers can sell you a pension plan or investment fund. Very few have what it takes to consider the bigger picture.

We work as a team and that also makes us different. As well as the relationship you will have with your Financial Planner, you will also have a team of experienced individuals working behind the scenes to help you to achieve what you want. Our Support Team take care of all the administration as well as research and reporting.

We are very accessible. We do not insist that you come to see us at our offices, although we always welcome clients who prefer to have their meetings with us here. We appreciate how busy you are so make best use of the telephone and email to stay in touch throughout the year.

We want to be available when you need us. We know that you will value our opinions and we are always happy to have a conversation with you.



Some more reasons to choose Informed Choice

We have no doubt that you want to deal with a firm of Chartered Financial Planners which operates with honesty and integrity, and a firm that is focused on your needs and wants. In fact, these are hygiene factors; surely all financial planners and advisers are like this?

You will want to work with Informed Choice because of our focus on planning rather than product sales. Our Financial Planners are highly skilled with a lot of relevant experience. We have high levels of professional qualifications which are fundamentally important in this increasingly complex financial world.

Most importantly, we apply our skills to your financial challenges to come up with the right solutions.

We are not the cheapest and we are certainly not the most expensive. We always aim to provide real and lasting value for money. There are no hidden charges when you work with Informed Choice; we tell you exactly what you are going to pay for our services.

As you would expect with our approach, we are simply not influenced by commission payments from product providers.

When you start to work with Informed Choice, you will quickly find out how much we care and how easy (and hopefully fun) we are to deal with!

The next step...

To find out more about becoming a client of Informed Choice, the next step is to arrange a meeting. This is at our expense and without any obligation. Remember, we are happy to travel to meet with you.

Ahead of this first meeting we will send you a welcome pack with some important documents to complete, including our confidential financial questionnaire. You can concentrate on these ahead of our meeting so we can spend time talking about your goals and objectives.

Call us on **01483 274566** or email **hello@icl-ifa.co.uk** to arrange your meeting.

Informed Choice

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