



Your financial planners for life



“ Our job is to listen, encourage and support you in building and achieving your financial planning objectives. Here’s what people like you have said when using talking finances ”

Chris is a friendly and helpful adviser who clearly knows his subject and is very good at explaining the sometimes complicated financial jargon in putting it in plain English. He also takes the time to listen to, and constructively contribute to, the goals and aspirations of our long term planning, while not losing sight of our immediate needs.

Steve, Hertfordshire April, 2015

I have used Chris’s services for a number of years and have always valued his advice. His customer service skills are exemplary; always very approachable and taking time and patience to clearly explain his recommendations and the technicalities of his advice.

George, Berkshire April, 2015

I have known Chris for a number of years and there is no one I would rather trust to provide me with expert investment and pensions advice. I have known many advisers having spent my whole career in the financial services industry and Chris ranks with the very best. He is both knowledgeable and personable and explains clearly his recommendations. I remain delighted with the service he provides me.

David Stroud, Surrey March, 2015

Chris has from the very first day given me excellent and very common sense advice and whose judgment and knowledge I now hold in high regard. He has always been there to answer questions and always returns emails promptly. We meet annually which proves to be very beneficial.

Sarah, Kent March, 2015



Why our clients tell us they use a Financial Planner



Treating customers fairly

At the core of our business culture is the need to always Treat Our Customers Fairly. If at any stage of your interactions with the **Talking Finances** team you feel we could do better we very much welcome your feedback.

Treating you fairly means

- TF You must always feel in control and feel comfortable with the planning process
- TF You will always know in advance of any fees/costs associated with the planning
- TF We will never put any undue pressure on you to proceed with a course of action
- TF We will always take the time to listen to you and understand what you want to achieve
- TF To make sure you are provided with the right advice by the right professional



The process of building a financial plan

Introduction & Discovery

Situation Analysis

Plan Development

Strategy Implementation

Plan Maintenance

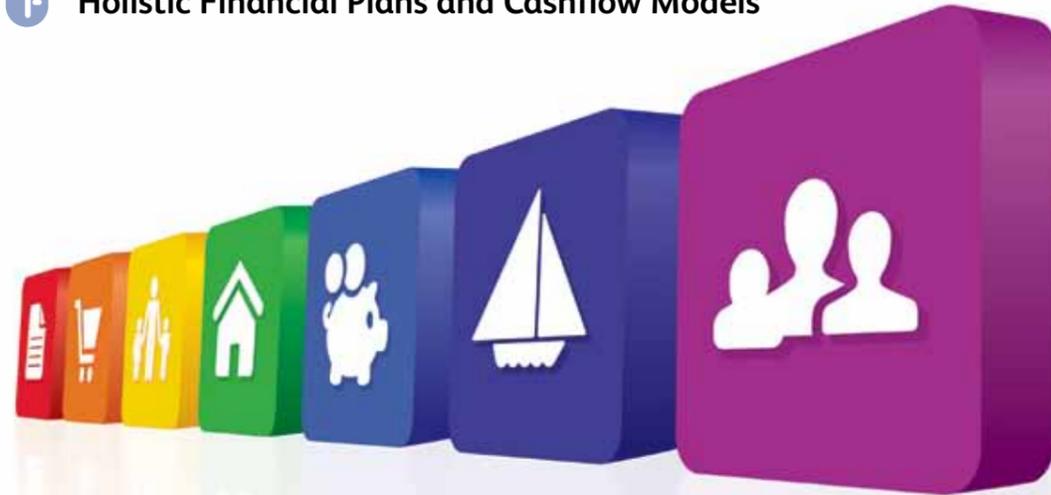
What you may pay for professional planning

Introduction & Discovery	Situation Analysis	Plan Development
No Fees	<p>Prepare</p> <ul style="list-style-type: none"> Draft Financial Overview Draft Financial Objectives Draft Financial Cash Flow <p>Analyse</p> <ul style="list-style-type: none"> Existing Provisions Market Options <p>Typical Planning Fees</p> <ul style="list-style-type: none"> £195 Basic Plan £495 Advanced Plan 	<p>Complete</p> <ul style="list-style-type: none"> Financial Overview Financial Objectives Financial Cash Flow Model <p>Complete Plan</p> <ul style="list-style-type: none"> Formal Recommendations <p>Typical Planning Fees</p> <ul style="list-style-type: none"> £495 Basic Plan £1,495 Advanced Plan

Strategy Implementation	Ongoing Plan Maintenance
<p>Planning Implementation</p> <ul style="list-style-type: none"> Insurance Policies Regular Premium Plans Investment Consolidation Pension Consolidating Professional Introductions <p>Implementation Fees</p> <ul style="list-style-type: none"> £500 for low risk/basic advice Typical on Invested capital 2% up to £200,000 1% from £200,000-£500,000 0.50% £500,000-£1,000,000 Fixed fees on specialist tax related planning 	<p>Planned Maintenance</p> <ul style="list-style-type: none"> Annual Objective Review Client Newsletter Team Access Cash Flow Model Investment Review Product Strategy Review <p>Typical Planning Fees</p> <ul style="list-style-type: none"> 0.50% Planning Fee 0.36% Discretionary Manager Minimum Fee of £750

Services

- Existing Policy Review
- Holistic Financial Plans and Cashflow Models



- Family Protection Strategies
- Regulated Savings & Investments
- Retirement Wealth Accumulation Plans
- Retirement Income Plans
- Legacy Planning & Wealth Management
- Professional Introductions
 - Mortgages
 - Legal Services
 - Wills, Trusts & Lasting Power of Attorney

Your Personalised Plan



Life Assurance



Mortgage



Investments



Pension Plan



Tax Planning



Wills & Trusts



Regulated Financial Planning

- Protection from Financial Services Compensation Scheme (FSCS)
- Access to a formal complaints procedure and the Financial Ombudsman
- An organisation registered with the Information Commissioner for data protection
- As professionals we are committed to ongoing development, Talking Finances principle Chris Masters is both an ISO 22222 planner and chartered financial planner





Talking Finances Ltd.
No. 2 Ground Floor, Sopwith Court
Slough Road, Datchet SL3 9AU

E info@talkingfinances.co.uk
W www.talkingfinances.co.uk