



tfmg – Service Levels

Service Breakdown	Advice on Demand	Financial Management	Financial Partnership
Unbiased and Independent Financial Advice	✓	✓	✓
Highly qualified and experienced Financial Planner	✓	✓	✓
FSA regulated advice (FSCS Protection)	✓	✓	✓
Access to independent research from internationally recognised specialists	✓	✓	✓
Access to our extensive independent research capabilities	✓	✓	✓
Tax planning (inc Inheritance, Income and Capital Gains)	✓	✓	✓
Full fact find (as appropriate)	✓	✓	✓
Recommendation documented in full in writing	✓	✓	✓
Full annual oversight of your plans we are responsible for	✗	✓	✓
On-going review service of your investments, rebalance as necessary / required to maximise performance	✗	✓	✓
Annual appraisal of risk profile and attitude to investment risk using psychometric testing (as appropriate)	✗	✓	✓
Future product recommendations	✗	✓	✓
Access to support staff throughout the year	✗	✓	✓
File updates including answering correspondence	✗	✓	✓
Consolidated tax accounts for all investments held on platform	✗	✓	✓
Annual Tax Planning Audit	✗	✗	✓
Annual Progress reports with recommendations	✗	✗	✓
Proactive reviews	✗	✗	✓
Full lifetime cash flow modelling to identify if you will run out of money in retirement (if appropriate)	✗	✗	✓
Tax efficient portfolio construction and review of tax planning strategies inc VCTs, EISs and Trusts	✗	✗	✓
Midterm reviews without charge (exclusions may apply)	✗	✗	✓
Monitoring of all assets including cash accounts	✗	✗	✓
Bolt on services Lifetime Cash flow forecasting £1000 / Financial Life Planning £2000 – when combined £2700			