old mill financial services
independent financial advisers

listening, understanding, advising

The Old Mill Client Service Proposition

Our aim is to build your wealth and secure your financial future, while providing a level of service that suits your needs.

We offer a comprehensive service that can help you now and long into the future. By working closely together we can help you to overcome the financial challenges that you will face.

There are many elements to our Client Service Proposition and many areas in which we have the expertise to help you make the right decisions. These are detailed below.

Assessing your requirements

We review your current financial strategy and discuss your personal and financial goals. We consider the obstacles in your path and the steps that you can take to overcome them.

- We provide a comprehensive review of your financial strategy
- We consider whether you are on course to meet your personal and financial objectives
- We supply strategic advice on your financial situation as changes in your life dictate

During this review we thoroughly explain our approach to financial planning and our investment beliefs. We also appreciate the importance of regular communication; that is why we like to meet with you at least once a year and offer telephone and email access to your consultant and their team.

Investing your money

Before we construct your investment portfolio we will thoroughly discuss your attitude towards investing. We create an investment portfolio using the methodology detailed in our Principles of Investment document. The portfolio will be carefully put together and it will reflect:

- Your tolerance to investment risk
- Your objectives, within agreed risk guidelines
- An acceptance from you of our investment principles
- Our clear and established investment process, which can be managed through all market conditions

The Portfolio Management Service

Once we have created your investment portfolio we then review it regularly and, when necessary, rebalance the investments that it holds. This ensures that you are not taking on a level of risk that you are uncomfortable with.

- We regularly review your objectives and rebalance your portfolio when necessary
- We monitor your investments to ensure they are performing as we would expect
- We maximise your tax allowances
- We reaffirm your understanding of these investment principles

Staying in touch

In order for us to meet your objectives it is important to provide you with meaningful information about your investments. We can provide this at each review meeting, whenever you need it, or you can access information online at any time. We reduce the amount of unnecessary paperwork, ensuring a more efficient service.

Additional services

We also have the expertise to provide a number of other specialist services. These services may be charged for separately, but will always be quoted in advance before any work is undertaken. They include:

- Specialist taxation advice
- Retirement planning
- Inheritance Tax mitigation
- Cash management

If you would like to discuss any aspect of our services in greater detail please contact your Old Mill Consultant or local Old Mill office.

www.oldmillgroup.co.uk