



How your Financial Plan is developed

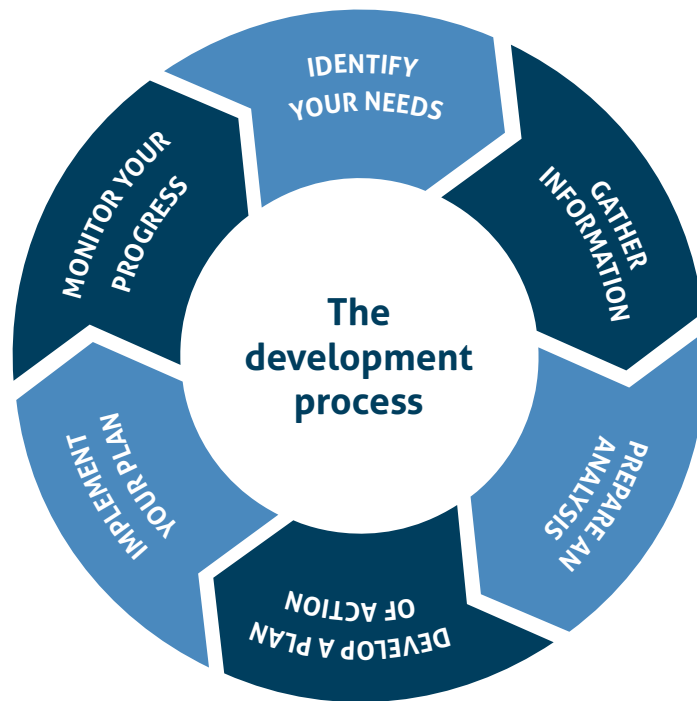
The Financial Planning Process

Financial planning is a very personal matter. No two people have identical circumstances, ambitions and needs. What's more, needs often change over time and everyone's financial situation is different. The financial plan we produce for you is in our opinion unique and individually tailored to suit your particular needs.



How we develop a financial plan specifically for you

We follow a financial planning process, which has been carefully designed, with six important steps. We then make quite sure that you know exactly what's happening at every stage as the process develops.



1. Identify your needs & objectives

As a first step, we will arrange an introductory meeting. We will explain fully how our service works, discuss your primary financial needs and objectives then answer your initial questions. By hearing how we work with our clients, you'll have the opportunity to make sure that our service will be of value to you.

2. Gather Information

If it is agreed that you could benefit from our service, we will go into much greater detail with you, looking at your objectives and developing them into well defined goals. At the same time we will gather detailed financial information to give a comprehensive picture of your finances and commitments.

3. Prepare an analysis

Once these details have been agreed with you, the information may be used to complete a personal financial plan. This report provides a detailed analysis of your current financial position, and identifies any areas where it is felt your existing financial arrangements could be more effective, or where you have no plans in place to achieve your stated objectives.

4. Develop a plan of action

Now, with a full understanding of your circumstances and priorities, we construct your Financial Plan. This report sets out specific and realistic recommendations designed to achieve your stated objectives, both in the short and longer term.

5. Implement your plan

The next step is for us to present you with your own plan. At this meeting each recommendation will be carefully explained and all your questions answered. It is, of course, your decision whether to implement those strategies, in full or in part. Attainment of your goals, whether it be some or all of the recommendations, will only arise from positive action and your own desire to make this happen.

6. Monitor your progress

We will then agree a review programme to make sure your plan is working towards achieving its objectives. Each review also takes account of any changes in your personal circumstances, financial market conditions and relevant legislation.



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