Client Service Proposition

The Spectrum IFA Group

International Financial Advisers

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At The Spectrum IFA Group we provide comprehensive, ongoing service and support to clients throughout Western Europe.

How can you benefit from our services?

Financial planning

Much of our work takes place at the start of our relationship with you. After an initial consultation and 'fact finding' exercise, we prepare a financial plan which includes guidance on tax and investment planning opportunities available to you in your current (or intended) country of residence. We assess the suitability of your existing financial arrangements and where appropriate may propose simple restructuring in favour of locally compliant solutions to optimise tax efficiency.

Implementing the financial plan is just the first step in our advisory process. Our service is based on a commitment to ongoing support and regular review meetings (we suggest at least annually). At these meetings we review your current situation and any changes to your financial circumstances or requirements, which might include revised income needs or how to make the most of an inheritance/gift. We report on your investment holdings, review your attitude to investment risk, update on relevant regulatory or tax changes, always ensuring that your financial plan is aligned with your current position and expectations for the future.

Keeping you informed

Clients have told us they would like to be kept informed on financial matters relevant to their circumstances, so that's exactly what we do. Periodically we will contact you with brief and straightforward updates on any developments which may affect you. For more important or complicated matters we will call and explain directly.

Financial planner access

If you need to contact your financial planner between review dates, we are available via a range of communication options, including:

- Telephone
- Email
- Text
- Skype
- Whatsapp
- Facebook
- LinkedIn

Ongoing advice to make life easier

Our aim is to reduce the complexity associated with managing your financial affairs so you can plan your life abroad with clarity and ease. Below you will find a summary of the other services we provide.

Tax mitigation: making your money go further

Local tax regulations may appear complicated and could mean paying more in tax than in your home country, but with basic planning you can minimise tax exposure and simplify your tax affairs. By understanding a frequently changing tax system, we can help with tax efficient planning to materially increase and preserve the value of your assets and income.

Simplification: removing the hassle

We simplify everything that can be simplified, speaking to you in a way you can understand, without any jargon. We will take on as much or as little financial advisory work as you want us to - it is entirely up to you.

Income management: sensible strategies

We aim to make sure your income is stable and secure regardless of what is happening in the wider world. Our priority is to protect your capital and income, to ensure your money lasts as long as you do (or longer if that is your preference). Clients tell us that this is one of the most reassuring aspects of working with us.

> *“Sound financial planning is the art of creating and protecting your wealth, ensuring adequate provision for life’s financial twists and turns and, ultimately, to maintain your standard of living after and throughout retirement.”*

Pension planning: guidance and implementation

Pension planning is technically complex, where reliable advice is essential. From understanding state pension entitlement, to reviewing all existing personal and/or employer schemes, there is often scope to increase the value, flexibility and security of your retirement finances. We outline your options in language you can understand.

Investment advice: managing risk and reward

Our investment approach is straightforward and sound. Most clients don't need to take huge risks with their money, so we don't either. A crucial step to achieving long term financial security is recognising the importance of (and relationship between) investment risk and return. We focus on implementing an investment strategy which matches your personal objectives and risk profile.

> *"We design solutions from our extensive knowledge of a broad range of insurance, savings and investment and pension products that are tailored to match your personal objectives."*

Inheritance tax and estate planning: protecting your assets

When it comes to estate planning, you want to ensure the right funds end up in the right hands at the right time, without paying more tax than is necessary. Without proper planning, cross-border inheritance tax regulations can result in complexity, delays and expense for your intended beneficiaries. We draw on years of in-house experience, together with a trusted professional network, to help you establish flexibility and control over how your estate is eventually distributed.

Monitoring progress toward your goals

One of the most valuable tasks a financial planner can perform is to keep you focused on your personal goals. We'll do that every year at your review meeting and will often use a Cash Flow Forecasting tool to help illustrate how current planning will contribute to longer term financial security. Easy to follow income and expenditure projections allow you to make informed decisions.

Helping with cross border tax issues

Most of our clients have assets located in one or more countries in which they have previously lived and worked. This can create additional tax issues that need to be considered carefully. We can help you, and your family, to reduce or remove difficulties when taking up residency abroad. We provide guidance on –

- the timing of transfer of funds from one jurisdiction to another, to make the most of all available planning opportunities
- how to restructure assets and income in the most cost and tax efficient way possible
- how to remain tax compliant locally by understanding your tax return and reporting obligations

Introductions to other professionals

If you ever need specialist advice, for example on matters such as creating or amending a will, or resolving a complex tax issue, we can introduce you to trusted and suitably qualified professionals.

With Care, You Prosper

Working with your other advisers

If you already have other professional advisers in place, it is essential your financial planner can fit in and work with them effectively. We have a great deal of experience working with other professional advisers, including accountants and lawyers. Members of our professional network have been carefully screened and selected for their complementary skills and expertise. With our guidance they will work together seamlessly to manage all aspects of your affairs.

How we get paid

Our financial planning reports and recommendations are provided without obligation. We are remunerated by insurance companies and other financial institutions which means we can operate without the need to charge fees.

When presenting our recommendations, all product features and charges are explained to you in detail as part of our clearly defined advisory process.

Our remuneration typically comprises an initial charge, specified as a percentage of the amount you are investing, which is paid to us directly by the insurance company or financial institution you invest with. This charge is discussed and agreed with you at outset and relates to the first stage of our advisory process, including introductory meetings, information gathering ('fact finding'), assessing your circumstances and priorities, identifying suitable, locally compliant solutions, preparing your financial planning report and presenting our recommendations.

The initial charge also covers administrative, regulatory and operational costs of The Spectrum IFA Group.

In most cases we are also remunerated for our ongoing advisory service, expressed as a percentage of the value of your investment, which (like the initial charge) is deducted directly by the insurance company or financial institution where your investment is held.

The ongoing remuneration is discussed and agreed with you at outset, and gives you access to the full range of support services described above. In particular, your financial planner commits to ongoing engagement with you, regularly reviewing your circumstances and plans, monitoring and reporting on investment performance, updating on relevant taxation or regulatory changes and where appropriate suggesting adjustments to your financial plan to ensure continuous suitability and tax efficiency.

Our Client Charter, presented to all clients, provides a statement on how we operate and our commitment to transparency and accountability.

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For further information please visit our website www.spectrum-ifa.com
or email info@spectrum-ifa.com

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