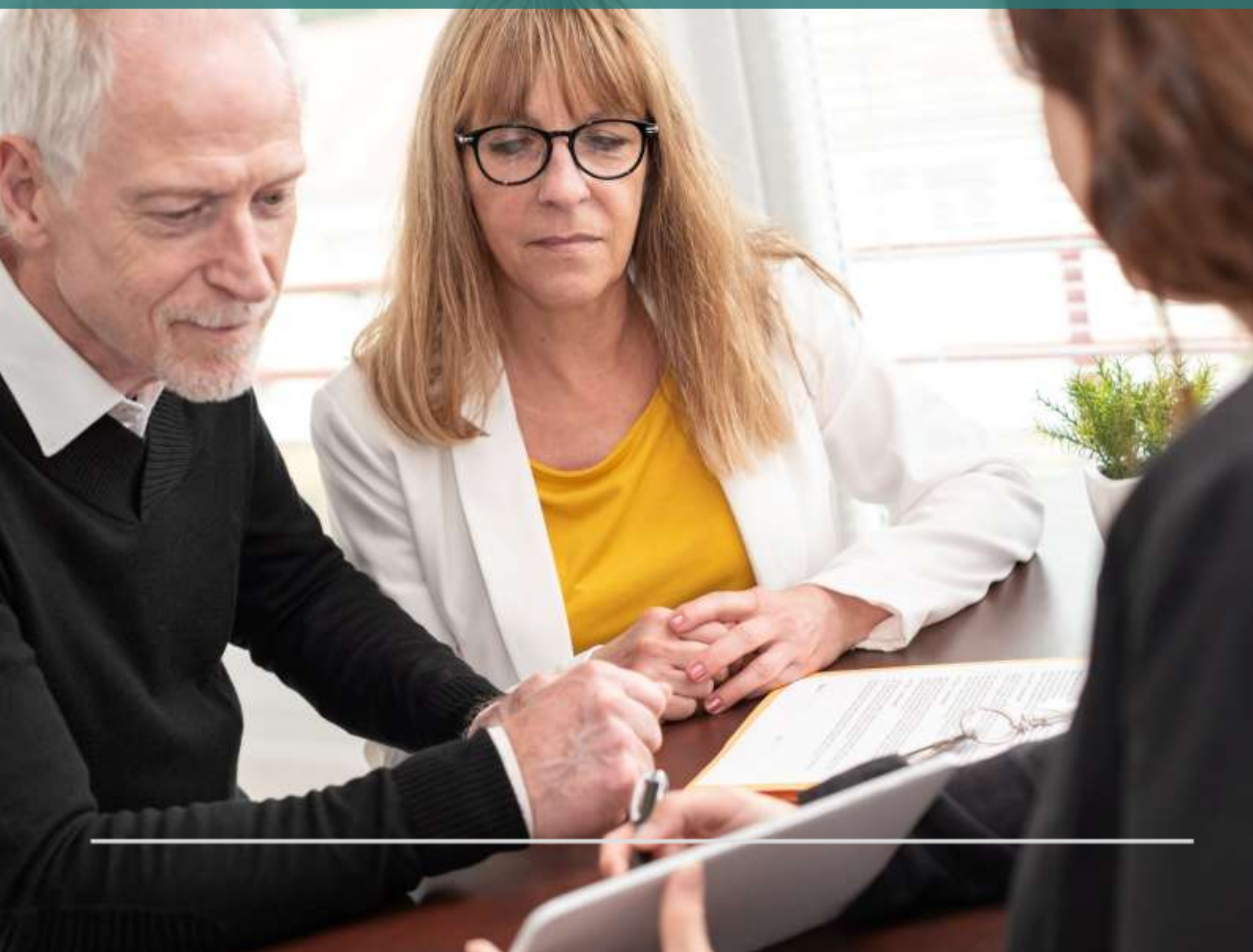




BEYOND WEALTH
FINANCIAL MANAGEMENT

How we make advice clear and accessible



Introduction

Financial advice should not feel confusing, intimidating or be full of complicated language. Many people avoid seeking advice because they worry that they will not understand it or feel uncomfortable asking questions. We believe advice should be straightforward, respectful and easy to follow.

This guide explains how we make our advice clear and accessible for every client.

We use plain English

Financial terms can be difficult to understand. Wherever possible, we use plain English instead of technical language. If we need to use a financial term, we will explain what it means and why it matters to you.

For example, instead of talking about “diversification,” we might explain that spreading your money across different types of investments can help to reduce risk. Instead of referring only to “volatility,” we would explain that this means prices can rise and fall over time, sometimes quite quickly.

We do not expect you to have specialist knowledge, that is why you are seeking advice. Our role is to explain things clearly so that you can feel confident about the decisions that you are making.

We take the time to understand you

Clear advice starts with listening. Before we make any recommendation, we take the time to understand your circumstances, goals and equally as importantly, any concerns that you may have. This allows us to tailor our explanations to your situation.

For example, if you are saving for retirement, we will discuss when you hope to retire, what kind of lifestyle you would like and how secure you want your income to be. If you are worried about protecting your family, we will talk through what would happen financially if you became ill or passed away.

By understanding what matters most to you, we can explain your options in a way that feels relevant and practical, rather than theoretical or overwhelming.

We explain costs clearly

Understanding fees and charges is an important part of making informed decisions. We explain how we are paid; how much you will pay and what service you will receive in return.

In addition to our fees, we explain the charges linked to any financial products we recommend. For example, we will outline the cost of managing an investment fund or the charges within a pension plan. We aim to show you the overall cost in pounds and pence, not just percentages, so you can see what it means in real terms.

Our goal is that you feel fully informed about costs before making any commitment.

We continually check your understanding

We do not simply provide information and move on. We encourage questions and will check that everything makes sense to you. If something is unclear, we will explain it again in a different way.

For example, we might use a simple comparison or example to bring a concept to life. If you need time to think about a decision, we encourage you to take it. You should never feel rushed or pressured.

We welcome questions at every stage. There are no “silly” questions when it comes to your finances.

We provide written information

After our discussions, we provide written documents that set out our recommendations and explain the reasons behind them. We aim to structure these documents clearly, using headings and straightforward language so that they are easier to read. If you would prefer information in larger print or need additional support, we will do our best to provide it in a format that works for you.

Written information allows you to review your options in your own time and discuss them with family members if you wish.

We support vulnerable clients

Some clients may be experiencing financial difficulty, health issues, bereavement or other life events that make financial decisions harder. We are committed to being patient, understanding and flexible in these situations.

Anyone can become vulnerable. In these cases, we take extra care to ensure that you feel supported. This may mean allowing more time for meetings, breaking information down into smaller steps or involving a trusted family member or friend if you would like them present. Our approach is patient and understanding, with no judgement.

Our regulatory responsibility

As a firm regulated by the Financial Conduct Authority, we communicate in a way that is clear, fair and not misleading. We take a straightforward, transparent approach across everything that we do, from written documents to conversations and ongoing support. Our aim is to make information easy to understand, so that you can feel confident in the decisions that you are making.

We regularly review how we communicate to keep things clear and accessible. Where something can be improved, we will make changes, and we always welcome feedback from clients to help us do better.

If you would like to speak to a firm that is committed to explaining financial matters in a straightforward and supportive way, we invite you to contact us for an initial conversation. We are here to help you to move forward with clarity and confidence.



BEYOND WEALTH
FINANCIAL MANAGEMENT

Beyond Wealth Financial Management Ltd

Tel: 01258 821529

enquiries@beyondwealthfm.co.uk

www.beyondwealthfm.co.uk

Important information

The contents featured in this publication are for your general information and use only and is not intended to address your particular requirements. Articles should not be relied upon in their entirety and shall not be deemed to be, or constitute, advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough examination of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of any articles.

Beyond Wealth (Financial Management) Limited is an appointed representative of Lyncombe Consultants Limited which is authorised and regulated by the Financial Conduct Authority.

Beyond Wealth (Financial Management) Limited is registered in England and Wales under company number: 15029890. Registered office: Brookdale Centre, Manchester Road, Knutsford, England, WA16 0SR