fas

financial advice & services

Face the future with confidence

A company you can trust and rely on

Since 1991, we have successfully built the reputation of being a friendly, professional and ethical firm of Independent Chartered Financial Planners.

With offices in Folkestone and Maidstone, our unbiased and transparent approach to holistic financial planning is widely recognised. We are well respected by clients, business owners and fellow professionals in London and throughout the South East, who rely on us to provide quality advice by combining technical expertise with an exceptional level of service.

We are proud to be part of an elite group of financial advisory firms to have been awarded the "gold standard" Chartered status, in recognition of our commitment to professional excellence and integrity.

In this short guide, you will find out more about how we work, what sets us apart from others, the value we can bring and some insightful testimonials from just a few of our clients.

We hope you enjoy reading and look forward to hearing from you.

Amanda Reeves & Aaron Brann
The Directors

Celebrating 30 years of financial advice

The team

Over the years, we have invested a considerable amount of time and resources in building the right team of people for FAS. We all work closely together to really look after our clients and their financial affairs.

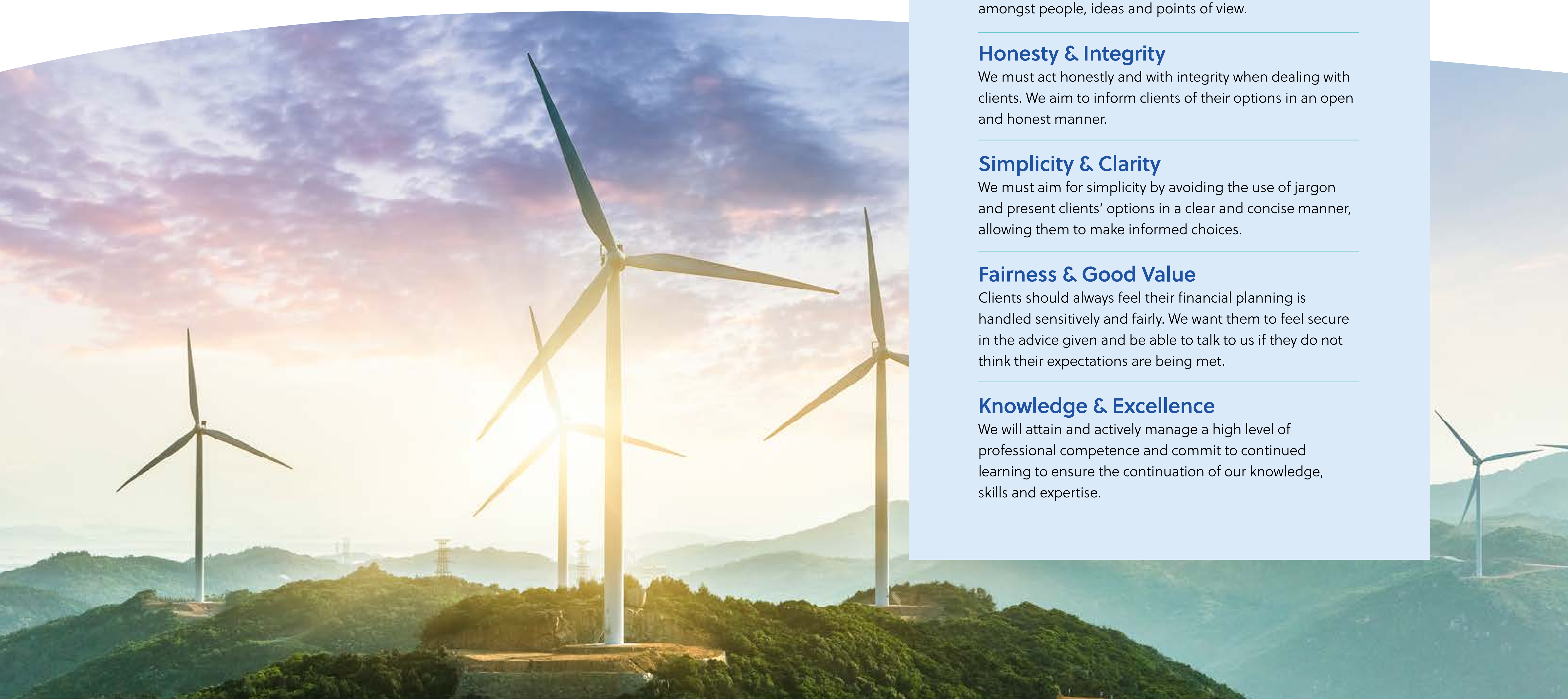
Our Financial Planners have a technical knowledge and expertise that is unsurpassed, in fact many are specialists in their field. Importantly, there is a genuine desire to help clients make the right choices, to steer them in the right direction and to provide reassurance along the way. There are no targets, no egos but a team of dedicated professionals who strive to be the best at what they do.

To ensure service standards remain high at all times, our Financial Planners are supported by our own strong team of Paraplanners who provide valuable technical support and report writing skills in all areas of financial planning. And last but by no means least, our experienced team of Administrators are responsible for ensuring that all new business is processed smoothly and efficiently, whilst dealing with ongoing administration.

What makes FAS unique

We believe there are many aspects that make us stand out from the crowd. For starters we do everything in-house, we do not outsource any part of what we do unlike many other firms who rely on external parties for compliance, training and competence, paraplanning support or investment management. So, this means we have control over what we do and we can raise our own bar which is considered way above the industry standard.

There are no sales targets at FAS, this is not what we are about. We do not sell products. For us, it's all about really getting to know our clients and helping them to plan a better future. We have been advising clients since 1991 with many success stories developed along the way. Our advice is independent, it's unbiased and bespoke, designed to meet the needs and aspirations of the people who put their trust in us to do a good job.



Our values define how we treat each other, our clients and all the people we come into contact with on a day to day basis:

Respect & Listen

We must be respectful to others by listening and communicating directly and openly. We value diversity amongst people, ideas and points of view.

Honesty & Integrity

We must act honestly and with integrity when dealing with clients. We aim to inform clients of their options in an open and honest manner.

Simplicity & Clarity

We must aim for simplicity by avoiding the use of jargon and present clients' options in a clear and concise manner, allowing them to make informed choices.

Fairness & Good Value

Clients should always feel their financial planning is handled sensitively and fairly. We want them to feel secure in the advice given and be able to talk to us if they do not think their expectations are being met.

Knowledge & Excellence

We will attain and actively manage a high level of professional competence and commit to continued learning to ensure the continuation of our knowledge, skills and expertise.

> As an 85 year old, non-computerised male, how refreshing to have found a firm like FAS, which offers efficiency, civility and genuine interest in customers and their requirements.
>
> All the staff that I've encountered, have phoned back when they said they would, and have been meticulous in their paperwork and timing for meetings or calls, observing what I would call "old fashioned courtesy."
>
> Well done and long may you continue with your brand of old efficiency mixed with the speed of the new.

AD, Maidstone

How our Investment Committee and approach benefit you...

For more than a quarter of a century FAS has built up an enviable reputation, providing quality holistic financial planning advice to individuals and businesses.

At the heart of what we do is a consistent and disciplined approach to investment management. The FAS investment process is carried out by our own in-house Investment Committee, whose members are all highly experienced and knowledgeable investment professionals.

Over the years we have been constructing individual bespoke portfolios with the needs and objectives of our clients firmly in mind. In recent years, we have enhanced our proposition further by designing our own discretionary portfolios to complement our tailored advisory service.

Our process is straightforward and effective:

Step 1 Selection Process

Our Committee follows a strategic selection process by using a wide range of quantitative and qualitative filters.

Step 2 Identifying Opportunities

Their objective is to narrow the universe of investment options available to UK investors by identifying opportunities that we feel offer the best prospects for outperformance.

Step 3 Analysis

This analysis is then carefully considered by Committee members before being approved for inclusion within our investment portfolios.

Step 4 Performance

Some of the many factors taken into account in this process include consistency of performance, management style and comprehensive analysis of investment risk.

> Aaron helps us with our pensions, savings, investments and insurance. It would be a minefield trying to work through all of this without him, and both he and his staff are highly responsive. Aaron's advice, explanations and terms of business are crystal clear.

DM, Barrister, London

Investments & Savings

Investments need regular care and attention, making sure they remain on track to meet your financial goals. Even a small reduction in management fees or increase in investment performance could make a big difference over time.

At FAS, our specialist investment team can review your portfolio and make sure you are running a tight ship going forward, eliminating unnecessary waste and areas of underperformance. Alternatively, if you are looking to start the journey of investing, then we can help you get off to the best possible start.

Retirement Planning

Whether you are looking to arrange your first pension, transfer a pension or you are about to retire, FAS can offer you comprehensive retirement planning advice.

Ultimately, what we want to give you is peace of mind leading up to, and into, retirement. By crafting a comprehensive retirement plan together, you can rest assured that your income is as secure as it can be once you enter "life after work".

Tax Planning

Are you looking to pass on as much of your estate as possible to your family one day, as an Inheritance? Perhaps you are looking at your existing income and tax return, wondering if you are paying more in taxes than you really need to?

Our Tax Planning Service exists to help you get the best deal possible for you and your family. Whether you need help sorting through a complex estate or assistance with your Income Tax, Capital Gains Tax or other personal tax planning, our team is at hand.

Divorce

Divorce can bring personal and emotional upheaval. It's very important that you look after yourself financially during this time, as the decisions you make here will likely affect you and your family for many years to come.

Our team is highly experienced in helping individuals sort through the complexities of shared finances, splitting assets and laying a strong financial plan to see them through the aftermath of their divorce settlement.

Mortgages & Protection

For most people, their mortgage is their single biggest monthly liability, sometimes running into the thousands of pounds. With living costs also continually rising, getting a great mortgage deal and possibly reducing your payments can make a huge difference to your finances.

We help our clients by surveying the whole market to find the right products and solutions to fit your unique needs. We also provide a financial review service, allowing you to identify possible ways of reducing your outgoings in the short term or even reducing your mortgage term (e.g. via strategic overpayments).

Trustee Service

Trusts can be a valuable part of an investment strategy or inheritance tax plan, yet they are usually complex and it is not uncommon for people to make costly mistakes when setting them up. Or, perhaps the arrangements of a Trust have simply become outdated with time.

We have the necessary experience in dealing with Trusts and can provide a full, up-to-date review of your own trust to ensure it is fully compliant with the Act.

> “I have known FAS for twenty years and have complete confidence in their competence and commitment to looking after my financial affairs. Knowing that my family's pensions, savings and investments are in their hands means that I have one less thing to worry about.”

CD, Solicitor, Hythe

> “Based upon a very positive recommendation from my Accountant, I contacted FAS to discuss and develop a personal retirement plan. Part of my requirements was to conduct a review of my existing pension funds in order to identify the most cost effective and beneficial way to manage and consolidate them in to any new plan.
>
> As a result of experiencing a very friendly and impressive service, I extended our discussions to further include Life Assurance, Death in Service Protection, Income Protection and Private Health Insurance.
>
> My employer was an international company which generated certain difficulties however, the professional staff at FAS dealt directly with them to develop a smooth working relationship with the sole aim to protect my own personal interests.”

WH, Canterbury

Long Term Care

The cost of care in later life can be very expensive (upwards of £20,000 a year), making it an intimidating financial topic for many people. It can also be highly sensitive and emotional for families and those facing care, so empathetic and specialist financial advice is needed.

Whether you are facing an imminent care bill or you are wanting to plan for possible care costs in the future, our advisory team is at hand to bring clarity and practical solutions to the issues in front of you.

Business Planning

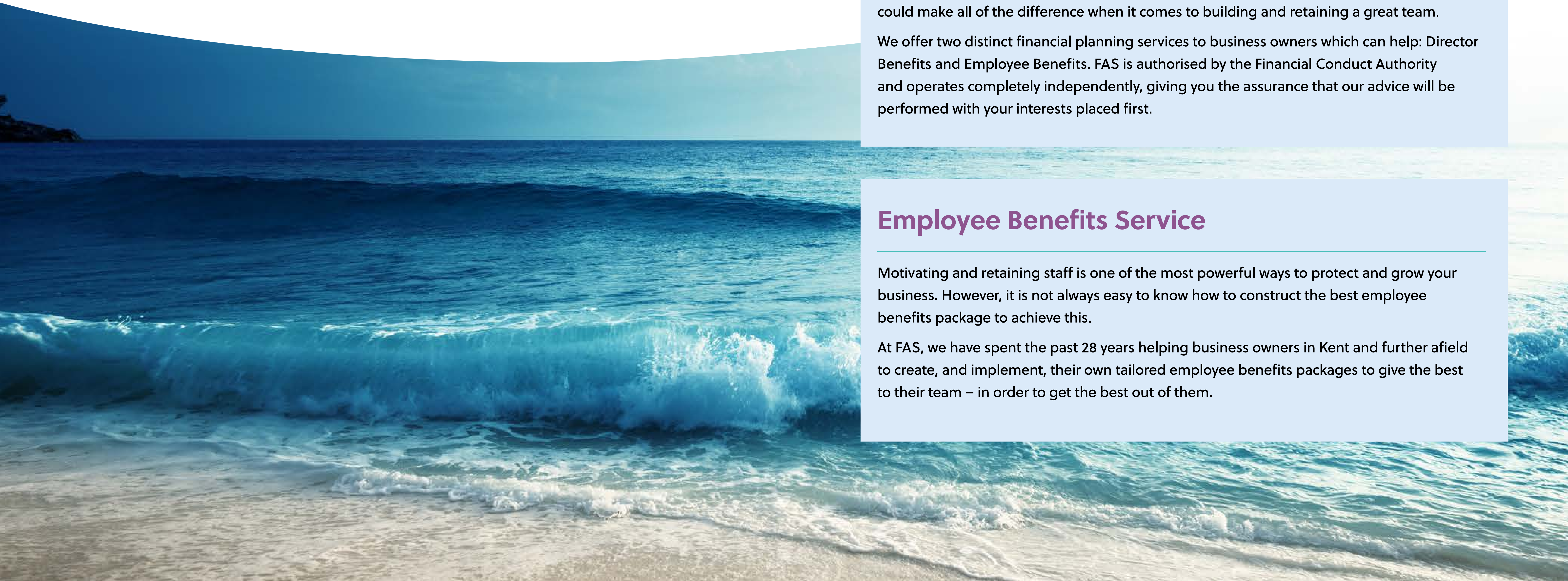
The loss of a key person (e.g. a director or important shareholder) could be all it takes to create significant problems. At the same time, an attractive employee benefits package could make all of the difference when it comes to building and retaining a great team.

We offer two distinct financial planning services to business owners which can help: Director Benefits and Employee Benefits. FAS is authorised by the Financial Conduct Authority and operates completely independently, giving you the assurance that our advice will be performed with your interests placed first.

Employee Benefits Service

Motivating and retaining staff is one of the most powerful ways to protect and grow your business. However, it is not always easy to know how to construct the best employee benefits package to achieve this.

At FAS, we have spent the past 28 years helping business owners in Kent and further afield to create, and implement, their own tailored employee benefits packages to give the best to their team – in order to get the best out of them.



Giving back to the local community

"Over the years we have given our support to many local charities, fundraising events and sponsorships to help raise awareness of some of the incredible work taking place across Kent. We meet people from all walks of life who are actively involved in charity work – as trustees, treasurers, volunteers or mentors. Their energy, creativity and commitment to their cause is uplifting and really does make a difference."

Amanda Reeves, MD

"I have always found that FAS provides responsive, straightforward and sound advice. It is helpful to have an accessible financial adviser who can address a variety of issues. investments, mortgages and pensions in particular. I strongly recommend them."

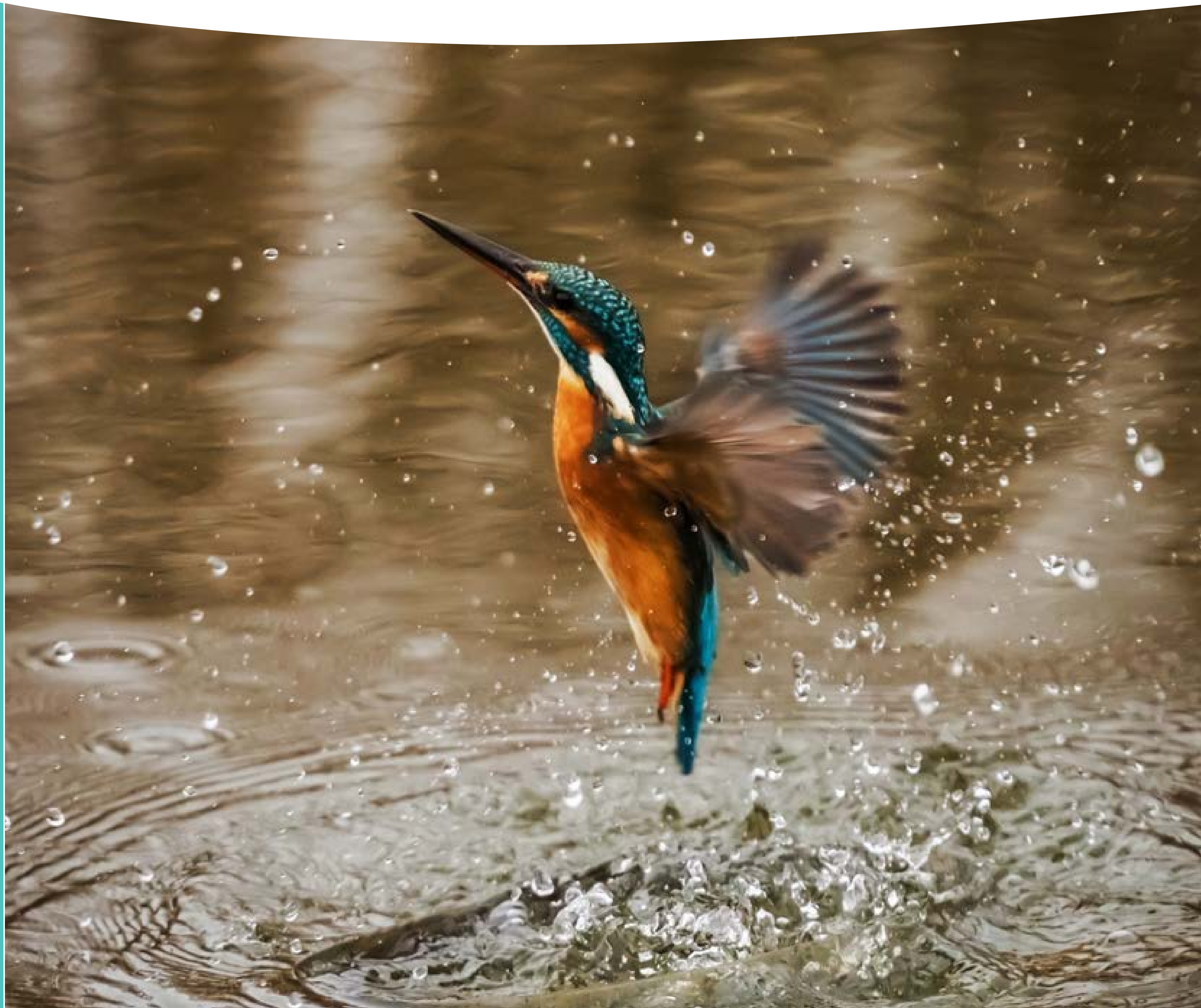
DTB, Barrister, London

FAS are proud to be ambassadors of the Kent Wildlife Trust and sponsors of The Kent Charity Awards...

The Kent Wildlife Trust has over 800,000 members and comprises a range of independent charities which preserve and rescue wildlife and wild places. We are delighted to support their work with nature reserves, habitat restoration and saving species.

The Kent Charity Awards were established to recognise the hard, positive work of charities in and around Kent. This is currently the only award of its kind in our local area, and we are proud to be sponsors of this effort to showcase our third sector to the wider world.

To find out more about how we support local charities and fundraising events, please contact us on 01303 273 273.



Speak to a member of our team today...

It never hurts to have a conversation. Call or email us today to arrange a free, no-commitment consultation with our team to start getting the most out of your finances.

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fas financial advice & services

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The information in this brochure does not constitute tax or investment advice and therefore must not be relied upon when making investment decisions. If you have any questions relating to investments, please speak to a Financial Planner at Financial Advice & Services Ltd.

Past performance is not a guide to future returns. The value of your investments and any income derived from them may fall as well as rise, which means that you may get back less than you invested.