

Do you want to give your clients a service with that personal touch?

If the answer to this question is 'yes' then you should consider a franchise with Money Aspects Ltd. Show your clients that their business is important to you by way of the client financial review.

The financial review is a professional, informative report which, when sent to a client, will allow them to see the progress of their financial policies and details of other policies available to them.

It also provides advisers with a ready-made lead to meet with the client and literally review their finances, thus making it a powerful selling tool.

For a free sample copy of our Client Financial Review...

Call us on 0800 085 1260

or

E-mail us at enquiry@ifafanchise.co.uk



SAMPLE

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Basis for an Annual Review

An Annual Review is provided to all of our clients each and every year to ensure that their financial affairs are kept in order and more importantly continue to support their individual circumstances.

We don't want to arrange a policy which is relevant for a few years only. No! A policy must be relevant for its entire period - however long or short that period is.

Within the Annual Review, we assess your existing arrangements and make comments and recommendations for change as and where necessary. It is important therefore that if any of the details shown here are incorrect, you should tell us immediately.

Financial Risks and Warnings

In order to provide best service to clients, the Financial Services Authority have recommended various warnings that fit different situations. These would have been given to you at the time of our initial recommendation and are repeated here as well for your information.

When arranging savings or investments you must keep in mind that:

"past performance is not necessarily a guide to future performance."

There is never any guarantee that what one investment has achieved in the past will necessarily be achieved in the future, although we always look for some continuity in performance.

A mortgage is inevitably a person's biggest single transaction, so please remember that:

"YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE."

When investing a lump sum of money you must take into consideration that:

"the value of investments can go down as well as up."

All Money Aspects, we work on the basis that an investment requires a minimum of three and possibly even five years to grow, therefore an investment should only be considered if you are willing and prepared to leave it for this length of time.

What we do by way of the Annual Review is to monitor your investments, pensions, savings or whatever. As well as doing this, you should also bear in mind that we can review your tax affairs each year as well, and what

better way to do this than by asking us to complete your tax return. Our fees for this are very modest - please feel free to ask us for a quote at any time.



Complete with all financial warnings and explanations of services provided, making it fully compliant with FSA standards

A section for every policy type, each complete with useful information, plus an overall wealth page

Investments

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Never ever forget the warning that is given for investments - the value of your investments can go down as well as up. That is why as INDEPENDENT advisers, we always go for a spread of investments to try and reduce such risks by as much as possible, by recommending from a selection of types of investments as well as companies. It is also very important to match these investments to your risk profile and so we have detailed what your risk profile is - on a scale of 1-5.

The risk categories that we work to are as follows:

1. You prefer not to accept any capital loss, and so to understand that the future purchasing power of your capital could be reduced by the effects of inflation.
2. You prefer to accept only a low risk of capital loss, in return for the opportunity to earn more than from deposit type investments and recognise that this will limit the potential for real capital growth.
3. You prefer to invest in a broad range of stock market linked investments in return for the potential for real capital growth, and in doing so you understand that you accept the risk of some capital loss.
4. You prefer to invest in specialised stock market linked investments in return for the potential for increased capital growth - and understand that you risk significant capital loss.
5. Finally, you prefer to invest in volatile investments for the potential of very significant growth of your investments, but understand that you risk losing your capital.

Your Risk Portfolio: 5

Investment Type	Company Used	Policy Number	Start Date	Amount	Current Date	Value	Growth	Annual Percentage
ISA	Sterling	ISA123	01-May-02	£7,000	07-Jul-04	£8,710	£1,710	11.17%
Bond	Friends Provident	1234567	01-Jan-94	£5,000	07-Jul-04	£7,569	£2,569	4.88%
Bond	Standard Life	X12345678	01-Jan-94	£5,000	07-Jul-04	£8,251	£3,251	6.18%

If you have money that you would like to invest for the proverbial rainy day - contact us and let us know what you would like to do with the money.

Once we know your risk portfolio, we can make recommendations accordingly. What's more - we will then monitor these investments over the years so that you can keep tabs on them. If they haven't done as well as planned, we are prepared to move them in the first two years with no commission taken on the reinvestment aspect - this lets you see that we are trying to give value for money.

