

## Roll of Honour

2016 - Top 50 Financial Advisers in World - Acquisition International  
2016 - Winner Wealth & Finance International's Money Management Awards  
2014 - Finalist Retirement Planner Awards  
2013 - Finalist IFA Firm of the Year\*  
2013 - Finalist Online IFA of the Year\*  
2012 - Winner Pensions IFA of the Year\*  
2012 - Runner Up IFA Firm of the Year\*  
2012 - Runner Up Online IFA of the Year\*  
2011 - Winner Online IFA of the Year\*  
2011 - Runner Up IFA Firm of the Year\*  
2010 - Winner IFA Firm of the Year\*  
2010 - Winner Online IFA of the Year\*  
2009 - Best Tax and Estate Planner Award  
2009 - Runner Up IFA Firm of the Year\*  
2008 - Winner IFA Firm of the Year\*  
2008 - Runner Up Online IFA of the Year\*  
2008 - Best Financial Education Initiative Award  
2008 - Best Online IFA Award  
2007 - Best Financial Advice Site Award  
2007 - Best Online IFA Award  
2007 - Best Online Regulatory Initiative Award  
2006 - Winner Online IFA of the Year\*  
2006 - Winner Pensions IFA of the Year\*  
2006 - Runner Up Protection IFA of the Year\*  
2005 - Winner Online IFA of the Year\*  
2005 - Winner Critical Illness IFA of the Year\*  
2004 - Winner Online IFA of the Year\*  
2003 - Best Use of the Web Award  
2003 - Runner Up IFA Firm of the Year\*  
2003 - Runner Up Protection IFA of the Year\*  
2003 - Best IFA Website\*  
2002 - Winner IFA Firm of the Year\*  
2002 - Best Use of New Media Award  
2002 - Best IFA Website\*

*\*Financial Times Business Financial Adviser Life and Pensions Awards*

**Admin Centre/Head Office:** Roberts Clark IFS Limited, 1 Stret Constantine, Newquay, Cornwall TR7 1QN. Tel: **+44 (0)1637 838260**

**London & South East:** Kingston and Richmond. Tel: **+44 (0)20 8144 7620**

**Midlands & North:** Staffordshire. Tel: **+44 (0)1543 677444**

Email: [info@financialadvice.net](mailto:info@financialadvice.net) Web: [www.financialadvice.net](http://www.financialadvice.net)

FinancialAdvice.net is a trading style of Roberts Clark Independent Financial Solutions Limited. Registered in England No. 3981121. VAT No. 748 2866 87. Registered at: 1 Stret Constantine, Newquay, Cornwall, TR7 1QN. Authorised and Regulated by the Financial Conduct Authority. FCA No.192598  
Ref: RC\_MoneyMOT\_V3210217

## *The First Lesson of Management*

*“Anything that is not managed will deteriorate”*

# Look After Your Money financialadvice.net's Money ‘MOT’ Service



## *The Second Lesson of Management*

*“Measure everything of significance. Anything that is measured and watched, improves”*

# Why A Money 'MOT' Service?

People spend hundreds of pounds each year ensuring their car is serviced and passes its 'MOT'. Also, paying many hundreds of pounds each year maintaining their home.

The one thing that keeps your car on the road and your home in order is your wealth, yet many do not service their money every year. You would not drive your car without checking the fuel gauge, so why do it with your money?

Many banks, insurance companies and financial advisers offer no after sales service to clients yet still receive millions of pounds each year in legacy renewal commissions and % fees on the policies and investments each time you pay a premium or a fund valuation charge is made. These legacy commissions and % adviser fees do not stop unless you make specific changes to the policy.

We believe in the importance of people reviewing their financial position every year, as well as us earning those renewal fees by offering a range of service levels. We will either stop completely or offset any hidden legacy commissions and % adviser fees against our costs.

## Choosing Your Money 'MOT' Service .....

What's Included?	Bronze	Silver	Gold	Platinum
'Guest' Access 7,000+ Pages Online	✓	✓	✓	✓
'Guest' Access 800+ Money Videos, Tools and Calculators	✓	✓	✓	✓
Weekly Money News Round-up via Email	✓	✓	✓	✓
'Client Only' Full Website Access More articles, alerts, tools, videos		✓	✓	✓
'Traffic Light Alert' Warnings on Risk of Market Rises or Falls		✓	✓	✓
4 X Full Quarterly Newsletters per year		✓	✓	✓
2 X 30min 'Guidance' Consultations per year		✓	✓	✓
File and Policy Maintenance			✓	✓
Unlimited Telephone 'Ask An Expert' Service			✓	✓
Yearly Fund Performance and Policy Report			✓	✓
Yearly Fund Performance and Fund/Policy/Tax Advice			✓	✓
Out of Hours Directors Private Email Addresses			✓	✓
Out of Hours Directors Private Mobile Numbers			✓	✓
Quarterly Fund Performance and Policy Report				✓
Quarterly Fund Performance and Fund/Policy/Tax Advice				✓



# Our Money 'MOT' Fees

**Bronze** - if you want to self-manage, our news/updates, **guest** website access and no ongoing fees

**Silver** - if you want to self-manage, our news/updates, **client** website access and 2 consultations p.a.

**Gold** - if you want access to all services, a yearly review and **client** website access (most popular)

**Platinum** - if you want access to all services, quarterly reviews and **client** website access

We offer additional 'discounted' pricing options to get the best value service for your money. There are **four pricing options, allowing you to save up to 25% (50% on Silver)**:

Service Options	Non Face to Face (paid up front or monthly)	Non Face to Face (paid in arrears at end of year)	Face To Face (paid upfront or monthly)	Face To Face (paid in arrears at end of year)
<b>Bronze No Cost</b>	No Ongoing Fee, Pay As You Go	No Ongoing Fee, Pay As You Go	No Ongoing Fee, Pay As You Go	No Ongoing Fee, Pay As You Go
<b>Silver</b>	£10pm or Save 50% at £60pa	N/A	N/A	N/A
<b>Gold (up to 1 policy/fund)</b>	£18.75 pm or £225 pa	£255 pa	£22.50 pm or £270	£300 pa
<b>Gold (up to 3 policies/funds)</b>	£43.75 pm or £525 pa	£595 pa	£52.50 pm or £630 pa	£700 pa
<b>Gold (up to 6 policies/funds)</b>	£56.25 pm or £675 pa	£765 pa	£67.50 pm or £810 pa	£900 pa
<b>Gold (7+ policies/ funds)</b>	£93.75 pm or £1,125 pa	£1,275 pa	£112.50 pm or £1,350 pa	£1,500 pa
<b>Platinum Quarterly (up to 6 policies/funds)</b>	£93.75 pm or £1,125 pa	£1,275 pa	£112.50 pm or £1,350 pa	£1,500 pa
<b>Platinum Quarterly (7+ policies/ funds)</b>	£156.25 pm or £1,875 pa	£2,125 pa	£187.50 pm or £2,250 pa	£2,500 pa
<b>How are these services delivered to you?</b>				
Discussions & Meetings	Telephone, Webcam, Email	Telephone, Webcam, Email	Personal Meeting	Personal Meeting
Advice & Reports	Telephone Webcam, Email	Telephone, Webcam, Email	Meeting, Printed + Email Copy	Meeting, Printed + Email Copy
Application Forms	Telephone Email, Post	Telephone, Email, Post	Meeting, Printed + Email Copy	Meeting, Printed + Email Copy
Policy Documents	Post	Post	Post	Post
<b>Discount</b>	<b>Saving you 25%</b>	<b>Saving you 15%</b>	<b>Saving you 10%</b>	

We can discuss and agree the most suitable service level for you if you are not sure.