

ROLL OF HONOUR

2023 - Winner Most Dedicated Family-Run Financial Planning Firm - Worldwide Finance Awards
2022 - Winner Most Dedicated Family-Run Financial Planning Firm - SME News UK Finance Awards
2022 - Winner Financial Life Planning (UK) - FM M&A Awards
2022 - Winner Best Independent Financial Advisory Firm - Retirement Planning Awards
2021 - Winner Financial Planning (UK) - FM Global Awards
2021 - Winner Financial Life Planning (UK) - FM M&A Awards
2020 - Winner Financial Planning (UK) - FM Global Awards
2020 - Winner Financial Planning (UK) - FM Legal Awards
2020 - Winner Game Changer Award - Ashley Roberts-Clark - FM Game Changer Awards
2019 - Winner Women in Finance Award - Joanne Roberts-Clark - FM Women in Finance Awards
2019 - Pension Transfer Gold Standard - The Personal Finance Society/Chartered Insurance Institute
2019 - Winner Expatriate Finances Adviser of the Year (UK) - FM Fintech Awards
2018 - Winner Expatriate Finances Advisory Firm of the Year (UK) - Finance Monthly
2018 - Finalist Adviser Firm of the Year (South West) - Professional Adviser
2018 - Finalist Best Client Engagement (UK) - Professional Adviser
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

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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 ongoing % fees on the value of 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 9,000+ Pages Online	✓	✓	✓	✓
'Guest' Access 2,000+ 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)
Discount	Saving you 25%	Saving you 15%	Saving you 10%	Standard Fee
Bronze	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
Silver	£10pm or Save 50% at £60pa	N/A	N/A	N/A
Gold (Core Fee)	£345 pa	£391 pa	£414 pa	£460 pa
+ Fee Per Policy/Plan	£90 pa	£102 pa	£108 pa	£120 pa
Example Gold for 3 X Policies	£51.25 pm or £615 pa	£697 pa	£61.50 pm or £738 pa	£820 pa
Platinum (Core Fee)	£900 pa	£1,020 pa	£1,080 pa	£1,200 pa
+ Fee Per Policy/Plan	£165 pa	£187 pa	£198 pa	£220 pa
Example Platinum for 3 X Policies	£116.25 pm or £1,395 pa	£1,581 pa	£139.50 pm or £1,674 pa	£1,860 pa
How are these services delivered to you?				
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

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