About Us

We believe that great financial advice is central to building a more certain financial future for our clients. As qualified Independent Financial Advisers, we have access to the most up to date technology to ensure we provide peace of mind that your financial future is more secure as a result of working with us.

There is little in life that can be achieved without a combination of time, planning and money, we help bring these components together for your future benefit.

Our core values ensure we act with the utmost degree of integrity and professionalism at all times and are open and ethical in everything we do.

We operate a transparent charging structure and put our clients' best interests at the heart of the business.

We believe that professional financial advice can add significant value to individuals and to businesses.

It is because of this belief that we are able to offer a comprehensive ongoing review service designed to create real value for our clients.

We:

> will be open, honest and transparent with you at all times and believe that honesty is the best policy

> will act with integrity in everything that we do (our reputation depends on it)

> believe in delivering on our promises to you and ensuring that we do what we say we will do

> believe that you have every right to expect value for money from us and that's exactly what we constantly strive to deliver.

We are committed to working with you to help you prosper.

How we work

Direct Financial Planning follows a carefully designed planning process so that you know exactly what is happening at each stage of its **six steps:**

Step 1
Engagement

An introductory meeting to fully explain how our service works, identify your primary objectives and answer any questions.

Step 2
Discovery

Here we start to get to fully understand your objectives so we can develop well defined goals.

Step 3
Research & Analysis

This is where we develop your Personal Financial Plan. We do this by covering a series of critical steps.

Step 4
Present Recommendations

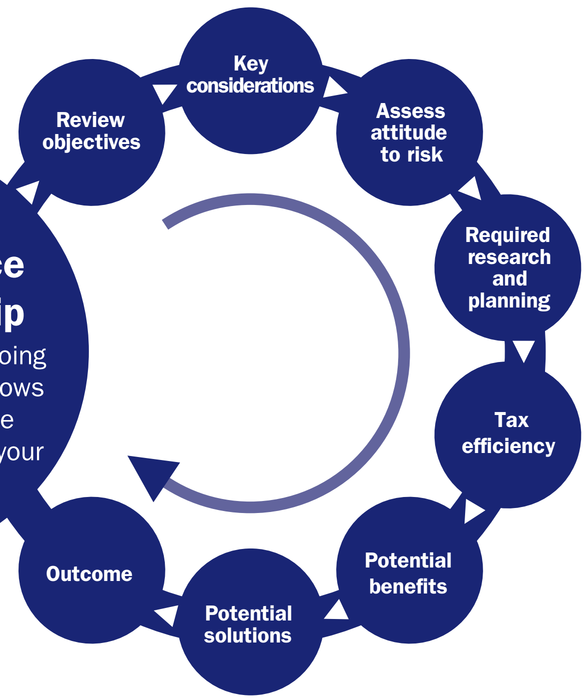
We'll discuss the Personal Financial Plan we've developed specifically for you, setting out the realistic recommendations designed to achieve your goals.

Step 5
Implementation

Once you fully understand your plan and our recommendations, we put it into action.

Step 6
Ongoing service and relationship

You can agree to an ongoing service from us. This allows us to, again, follow the critical steps to ensure your plan stays on track.



Our relationship and how we get paid

Fees incurred for our professional offering will depend on the services you want and the type of relationship you wish to have with us, either over the short term or on an ongoing basis. We will agree actual amounts on a case by case basis dependent upon the amount of work involved. We will of course provide you with a full explanation of our fees prior to any work being carried out.

Generally speaking, all of the following are included in our charging structure:

- The Engagement and Discovery meetings – will be at our cost.
- For conducting research and the preparation of your outline Personal Financial Plan a fixed fee is normally payable. This will depend on the extent of work required, its length and complexity and may be subject to an agreed minimum.
- For product selection and implementation we would then typically charge a percentage of the amount invested. This will of course depend on the nature of your Personal Financial Plan.
- Once your Personal Financial Plan is in place we'll continue to work closely together in line with your needs. The different Ongoing Service offerings and charges for these services will be fully explained and agreed with you before we proceed.

NB. Please ask for a copy of our tariff of charges that details the full range of services available and will show examples of associated costs.

VAT may be payable for some of our services, depending on the nature and level of service you require. We look forward to working with you to help you build a secure and prosperous future.

Contact information

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CLOSE TO RETIREMENT™
your financial future is looking bright

DFP Direct Financial Planning
Transform your financial future