



## **MJB (Partnership) Ltd**

**Independent Financial Advisers**

1 Dukes Court Bognor Road Chichester  
West Sussex PO19 8FX

**01243 771777**



**Client Proposition....**  
**.....Our Service to You**





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## What you can expect as a client of MJB?

At MJB our aim is to create unique solutions to solve our clients' financial issues. MJB have been assisting our clients in this way for over 25 years and our advice will take into account a range of issues including Investment Management, Tax & Estate Planning, Business Ownership & Insurance Protection, culminating in the creation of a Financial Plan based on our client's financial goals and values.

Our ethos is straightforward: ***" To work in partnership with our clients and to provide them with the most appropriate solutions and high level of service. "***

In all our dealings we aim to achieve the following:-

- To offer a complete service to meet your requirements.
- Provide objective and personal advice.
- To be open and transparent when dealing with clients, treating customers fairly and impartially.
- Communicate clearly, explain fully and use plain English.
- Offer a transparent fee structure.
- Provide a timely response to queries, calls and emails.
- Respect privacy and confidentiality of client information.
- Engage competent and courteous staff who act with integrity at all times.
- Look after our clients in a professional and diligent manner.

Our goal is to exceed clients' expectations, building long term value. We understand our clients' needs. It is because of this understanding that we are able to provide a Comprehensive Management Service designed to create real value, long into retirement.

Choosing a financial partner is one of life's most important decisions. It is essential to take time and choose wisely. We hope the details in this Client Proposition give clarity to our working ethic.

### Key Benefits

Each client is allocated a qualified Adviser who is responsible for ensuring our service is delivered in a cohesive manner. Your Adviser will draw on a team of specialist support staff and other Advisers, covering the key components of our service.

MJB are Independent Financial Advisers, which means that we are able to source the whole market to find the best solutions for our clients.

### Levels of Service

We offer four distinct levels of service to our clients and these are explained fully on the following pages:-

- Comprehensive Management Service
- Flexible Management Service
- Review Based Service
- Transactional Service



## How we add value....

### Initial Consultation/Getting to know our Clients

- We will meet with you face-to-face to discuss your needs and how we may help.
- We will gather important information about your current circumstances, financial history, aspirations, priorities and objectives in terms of your financial future.
- We will also discuss your attitude toward 'investment risk' and your understanding of how such risks may affect you.
- We will explain our charging structure, summarise our discussion and decide how best to proceed.

### Research and Analysis

- Should you decide to proceed we will ask you to formalise your permission for us to commence chargeable work for you by signing our Terms of Business and agreeing to a fee for our work.
- A thorough analysis of your current position will then be undertaken. This is based on our extensive knowledge of financial markets and diligently researching potential solutions for your needs. If you already hold plans with various Providers we may need to contact them on your behalf. We will ask you to sign a Letter of Consent/Authority in order to do this.
- We can then collate all the relevant information from the Providers together with details of your objectives, concerns, attitude to risk etc, in order to make a detailed assessment of your current financial position.

### Financial Plan/Strategy Meeting

- We will then discuss the options with you, explain the rationale for our recommendations and agree the best strategy that sits comfortably with you in order to achieve your objectives.
- In doing this we answer all your queries, and help you make an informed decision.
- We then prioritise the actions to be taken.

### Written Report

- The recommendations and agreed actions will be detailed in a comprehensive written Report which will cover your current circumstances, attitude to risk, aims and objectives and our recommended solution together with all the reasons why and details of the proposed actions. This may include a review of:-
  - Existing investment portfolios
  - Existing income and capital protection arrangements
  - Inheritance tax arrangements
  - Retirement / pension plans
  - Wills and Trust arrangements
  - Mortgages and loans

### Implementation

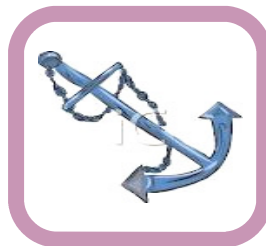
- Once you feel that you are ready to proceed and you give us your consent to do so, we will begin the process of implementing our recommendations.
- We will provide and assist with the completion of all the relevant documentation.
- We will collate and submit the paperwork to the relevant organisations.
- We will track the progress of your applications.
- We will liaise with other Professional Advisers as required.



## Service Levels

### MJB's Comprehensive Management Service

Our comprehensive client service is designed for clients with substantial assets and complex affairs. In our experience, it is expected this service is more suitable for clients who have an extensive portfolio to manage. Typically we will develop a strong relationship with the client over years, to help manage assets, meet long term goals, whilst taking into account current lifestyle and needs.



### MJB's Flexible Management Service



This service is designed for clients wishing to ensure that their financial affairs remain efficient. Clients using this service would normally have an investment or pension portfolio to manage. This could consist of Investments, Pensions and Protection policies.

### MJB's Review Based Service

This specific service is for clients who need expert advice for relatively straight forward financial affairs. In our experience, it is expected this service is more suitable for clients who have smaller portfolios or regular premium policies such as life or pension plans.



### MJB's Transactional Service



The Transactional Service is for those clients who do not wish to have their affairs actively managed. Nor do they wish to pay for an adviser to provide regular reviews. Instead, any work done will be on a commission basis if appropriate or a fee will be charged in line with our scale of charges.

This service is likely to be suitable for clients who require advice on selecting a suitable annuity, a mortgage or life and health insurance plan or a small investment into a pension or an ISA.

**Full details of each service appear on pages 7 & 8.....**

# Summary of Services



	Comprehensive Service	Flexible Service	Review Based Service	Transactional Service
Annual Review Meeting with Adviser	✓	✓	On request	
Half Yearly Review Meeting with Adviser	✓			
Telephone & Email Access to Adviser	✓	✓	✓	✓ Limited
Website Log-in	✓	✓		
Professionals Service	✓	✓		
Implementation of Recommendations	✓	✓	✓	✓
Application Processing	✓	✓	✓	✓
Pension Planning	✓	✓	Chargeable	Chargeable
Access to Alternative Adviser	✓	✓		
Removing Unnecessary Paperwork	✓			
Inheritance Tax & Estate Planning	✓	✓		
Taxation Planning	✓	✓	✓	
Second Opinion Service	✓	Chargeable	Chargeable	Chargeable
Face-to-Face Access with Adviser between Reviews	✓	✓		
Priority Response Service	✓			
Bespoke Portfolio Construction	✓			
Risk Rated Portfolio	✓	✓	✓	✓
Re-Balancing of Asset Allocation available	Quarterly	Half Yearly	Annually	
Annual Psychometric Testing	✓			
Continual Monitoring of Portfolio Risk	✓	✓		



## Cutting through the jargon.....

### Annual Review Meeting with Your Adviser

A complete financial strategy review/ financial health check will be offered.

### Half Yearly Review Meeting With Your Adviser

An investment update and valuation to review your current holdings will be offered.

### Website Log-in

You will be provided with a user name and password to enter 'Enable', which is accessed via MJB's own website. It allows you to see full details of your plans/ investments, obtain valuations, more fund information and access documents.

### Telephone & Email Access to Your Adviser

Emails and telephone calls will be returned in a timely manner.

### Professionals Service

Ensuring co-ordinated advice by liaising between your Accountant, Solicitor or other Professional Advisers and recommending suitable professionals as other needs arise.

### Portfolio Construction

Using scientific risk profiling methodology. Determine suitable asset allocation. Portfolio design and construction.

### Risk Rated Portfolio

Investments constructed with a certain mix of different assets in order to produce the desired level of risk.

### Implementation of Recommendations

Your Adviser will assist with the completion of your application. A Comprehensive Report will be carefully prepared and sent to you either immediately prior to implementation or within 10 days, depending on the type of plan.

### Application Processing

Applications will be checked thoroughly by your Adviser & Support Team, processed online or forwarded to relevant Company. We then confirm receipt and later chase up to ensure the application is dealt with in a timely manner.

### Re-Balancing of Asset Allocation

Your portfolio is monitored and auto re-balancing is available if required. This means that your portfolio will return to the original percentages allocated to each asset type.

### Pension Planning

A comprehensive look at your existing pension arrangements and your future retirement plans. Review and consolidation, where appropriate, of your pensions with portfolio construction and monitoring.

### Access to Alternative Adviser

If you have an urgent query and your Adviser is unavailable, another fully qualified Adviser will be try to assist you.

### Removing Unnecessary Paperwork

Consolidation and organisation of your financial paperwork.

### Inheritance Tax & Estate Planning

Analysis of suitable solutions including a recommendation and liaising with legal professionals, if required.

### Taxation Planning

In relation to investments and income. Advising on relevant tax issues and changes in legislation. Checking tax codes.

### Second Opinion Service

Complimentary review of other assets/proposals, from whatever source they may originate.

### Face To Face Access to Adviser between Reviews

### Priority Response Service

Phone calls and emails returned within 24 hours (during standard business hours). Written/email response within 48 hours. Direct access to your Adviser's support team.

### Annual Psychometric Testing

Risk Questionnaire completed and discussed in order to ensure your portfolio is in line with your current views.

### Continual Monitoring of Portfolio Risk

Computerised analysis of volatility and automated alerts if the desired range is exceeded.



# What does this mean for you?

## FINANCIAL PEACE OF MIND

- Clear understanding of their personal and financial goals.
- A clear strategy and plan to help them achieve their goals.
- Everything is clearly explained and put into plain English.
- Growing their knowledge around financial matters to help increase their confidence around financial matters and the decisions they make.
- Ongoing monitoring and reviewing of progress against their plan to make necessary adjustments along the way.
- Keeping clients informed in a timely and accurate way 24/7 on-line view of their investments.
- Calls and enquiries returned mostly in 24 hours, 48 hours maximum.
- Acting upon planning decisions in a very timely way—generally being able to switch, invest or encash within 24 hrs.
- To be there for our clients to discuss any financial matters when they most need us:
  - **volatile stock markets** - to help clients rationalise their emotions and ensure they don't make decisions they may come to regret
  - **family issues** - including relationship break-up to help by listening and providing advice.
  - **second opinion/sounding board on opportunities** - is it too good to be true? is it too good to pass up? should I / can I afford it?

## REAL VALUE FOR MONEY

- To help clients understand all the types of risk they face and take measured decisions that they are comfortable with.
- Ensuring they maintain sufficient capital for short term needs and can ride out any short and medium term dips in their investment portfolios.
- Reviewing this on a regular basis and ensuring their investments and strategy is still aligned to their attitude to risk.
- Ensuring that fund managers are keeping to their brief and ensuring the spread of investments are still in the right proportion and well enough diversified.
- Monitoring portfolios on a regular basis and alerting clients where a short term tactical change may be worthy of consideration.

- Make changes whenever necessary, re-balancing portfolios once or twice a year as a matter of course to capitalise on gains and buy into assets that are lower priced.
- Optimise the tax opportunities wherever possible around Capital Gains Tax, Tax Advantageous Investments such as ISA's and Pensions and mitigating IHT liabilities.
- Performing Annual Due Diligence on Fund Managers and Investment Providers and making recommendations of alternatives if a change is appropriate. As Independent Advisers we can access the whole of market, so can ensure that we compare the very best alternatives with each other

## TRUSTED RELATIONSHIP

- Deal with most of the administration involved in taking out financial investments and products.
- Liaise with Investment House, Banks, Building Societies, Solicitors and Accountants whenever required to ensure our clients save themselves time and money, not having duplicate effort and cost.
- Evaluate the costs and benefits of the investments and services they are getting to ensure they get real value for money from their overall service.

Amongst other things it means:-

“ One less thing to worry about ”

“ Peace of Mind ”

“ Security for the Family ”

“ Confidence in ability, motives, accuracy and timeliness ”

“ Trusted Relationship ”

“ A sounding board for reassurance and advice when I need it most ”

“ Time saving — I can delegate the paper, responsibility and worry ”

“ Being truly understood and being able to properly understand ”

“ Having a focus / clear plan ”

## Treating Customers Fairly

To deliver a high quality proposition, we require our Advisers to gain and maintain expert knowledge. As a business, we actively encourage all of our team in the pursuit of professional qualifications, appropriate to their field of specialisation. If your Adviser does not hold a particular specialist qualification you will be referred to an alternative qualified Adviser who can assist you.

Our aim is to ensure we consistently demonstrate we treat all our clients' fairly. The importance of this is the basis of our service.

**Outcome 1:** You can be confident you are dealing with an organisation whose fair treatment of clients is central to the corporate culture.

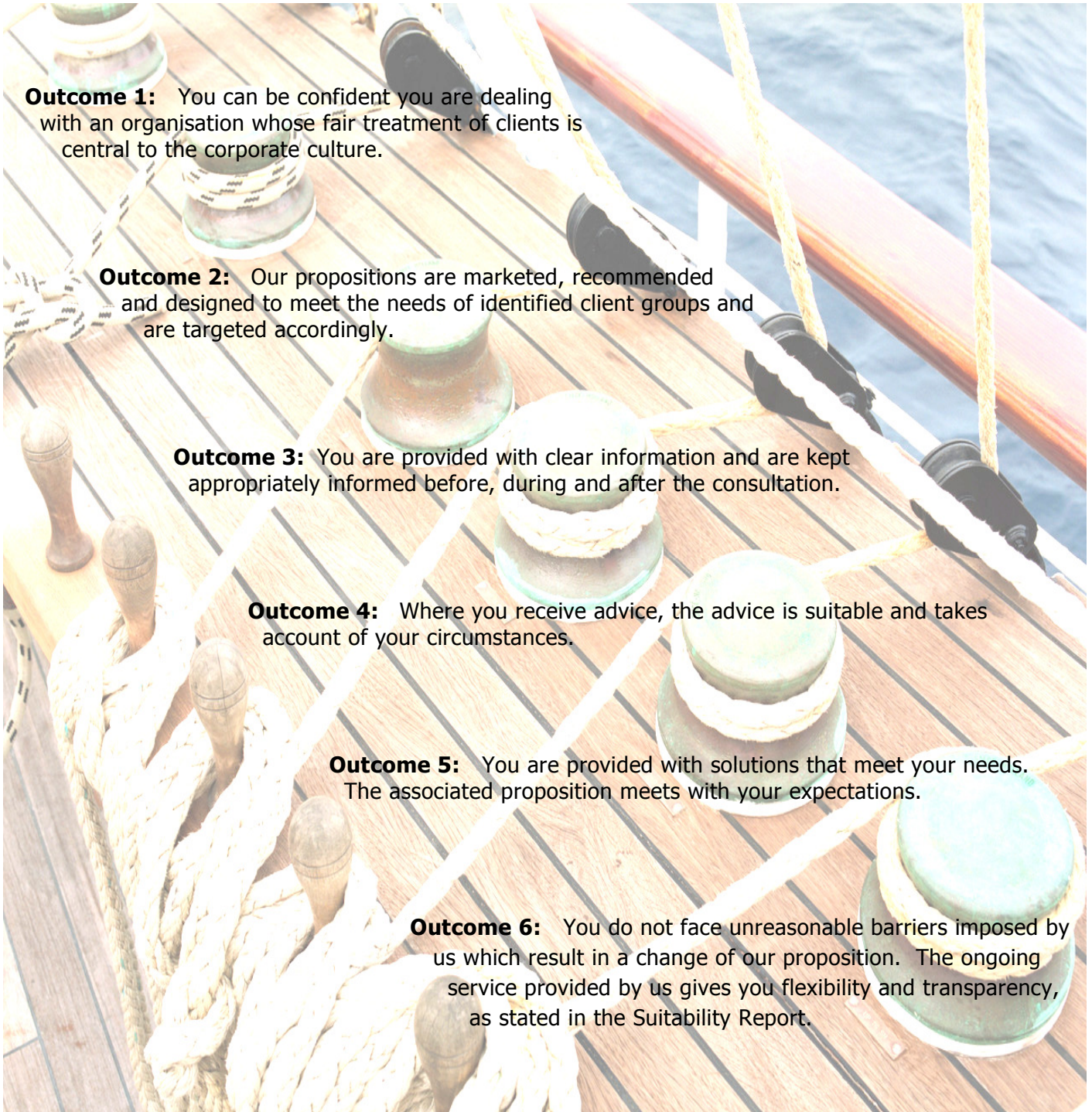
**Outcome 2:** Our propositions are marketed, recommended and designed to meet the needs of identified client groups and are targeted accordingly.

**Outcome 3:** You are provided with clear information and are kept appropriately informed before, during and after the consultation.

**Outcome 4:** Where you receive advice, the advice is suitable and takes account of your circumstances.

**Outcome 5:** You are provided with solutions that meet your needs. The associated proposition meets with your expectations.

**Outcome 6:** You do not face unreasonable barriers imposed by us which result in a change of our proposition. The ongoing service provided by us gives you flexibility and transparency, as stated in the Suitability Report.





## Notes

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