

Puzzle Financial Solutions LLP Service Proposition

At Puzzle Financial Solutions LLP we believe that professional financial advice can add considerable value to individuals and businesses. It is because of this belief that we provide a comprehensive ongoing review service designed to create real value for our clients.

As your partner in building wealth and security, we focus on ways that we can help you to live the life that you want to live. By engaging Puzzle Financial Solutions LLP you assure yourself of regular financial checkups and access to new ideas. Choosing a financial partner is one of the most important decisions you will ever make. Take your time, choose wisely, and we hope that we earn the right to work with you in the future.

Our Commitment to You

- You will always receive a friendly, courteous and responsive service from us.
- We will act with integrity, honesty and openness in everything we do for and with you.
- We will respect the confidentiality of our working relationship.
- We expect to develop a long-term partnership with you, to help you to achieve your goals.

Services available to you

- An annual review with your adviser including a complete review of your financial strategy and a reassessment of your attitude to risk
- A Quarterly valuation.
- Unlimited telephone and email access across the Puzzle team
- Portfolio Construction Service
 - Risk profiling using a scientifically validated technique.
 - Asset allocation – determining an appropriate spread of assets
 - Portfolio design
- Portfolio Management Service
 - Portfolio valuations at review
 - Re-weighting of asset allocation to benchmark
 - Written portfolio valuations on request
- Inheritance Tax & Estate Planning Service
- Proactive contact re opportunities / issues
- Taking the complexity and hassle out of administering your financial life
- Second Opinion Service
 - Making ourselves available to consider new ideas from whatever source they may originate
- Pensions Service
 - Pensions advice
 - Pensions review
 - Pensions consolidation
 - At retirement advice, weighing up the options
- Investment Service
 - Investment advice
 - Investment review
- Protection Service
 - Life Assurance advice and review
 - Critical Illness advice and review
 - Income Protection advice and review
 - Business keyman, share protection etc
 - Trust planning

Mortgage Service

Purchase
Remortgage
Buy to Let
Commercial

Later Life Planning

- Wills
- Trusts
- Tenants In Common
- Powers of Attorney
- Probate

Who are Puzzle Financial Solutions LLP?

- Independent Financial & Mortgage Advice
- Whole of Market
- Independently owned business
- Over 30 years experience
- Highly focused Client Support Team
- Puzzle Financial Solutions LLP is authorised and Regulated by the Financial Conduct Authority (FCA)

What is the role of the Adviser?

- Clearly understand your needs and concerns
- Develop an Individual Plan of Action for you
- Communicate with you in plain English
- Help you make informed decisions
- Minimise any risks
- Develop an appropriate Investment Strategy
- Establish a suitable Regular Review Programme
- Monitor progress towards your plan

Staying focused on your needs, concerns and aims

A detailed review is held annually to ensure things stay on track to achieve your aims. Interim reviews are also conducted throughout the year at pre determined dates, providing other opportunities to stay focused on your aims and needs.

Minimising Hassle

Our aim is to improve your lifestyle through the use of smarter strategies. However we also take the part of managing those strategies by handling administration. This gives you more time to enjoy the lifestyle you are creating.

Working for you

Puzzle Financial Solutions LLP is not owned by any institution, so our advice is not tainted by conflict of interest. Our strategies consider all available options that may improve you financial security and improve your lifestyle. We work for you.

Your Commitment to Us

In exchange for your commitment, we ask our clients to support us so that we can achieve the best results together. We ask you to:

- Give us all the information we need to do the work. This is very important if we are to provide the level of service to you that we propose.
- Take time to work on the items to which you have agreed. You agree to listen to any advice we offer – and we acknowledge your right to reject that advice.
- You will give consideration to referring us to people you believe would benefit from an association with us.