vita FINANCIAL PLANNING

We cannot predict the future...

but we can plan for it

Good financial planning can Change your life.

Vita Financial Planning Ltd
Orion House, Bessemer Road,
Welwyn Garden City, AL7 1HH

T: 01707 244 450
E: info@vitafp.co.uk
W: www.vitafp.co.uk

Welcome

At Vita Financial Planning we help our clients define their financial goals and objectives.

We aim to make their financial dreams a reality using simple and clear financial planning. Once a plan is in place, we put in place a service strategy to ensure these goals and objectives are kept on track – Life is never a straight line, and so plans need reviewing.

"After all a goal without a plan is just a wish!"

At Vita Financial Planning, we offer truly independent advice to everyone including families, widows/widowers, client's pre and post retirement, small business owners and high net worth individuals with complex investment needs.

Once we have established a client's financial objectives, we research the market and recommend the right solutions for your personal needs, helping you at every step to make it become a reality.

If you would like to arrange an initial complimentary meeting or require more information, please contact us.

About Us

Vita is a Latin word meaning “Life” so translates as **Life Financial Planning.** We believe the best advice is given by building a long-term relationship over many years, so that the adviser and office team fully get to understand your family, business, principles, and values in life and are able to manage your plans to be more aligned to you.

We have over 70 years of administration and financial planning experience between us to draw upon when supporting our clients.

Good financial advice does not come from one or two meetings – it comes from a fully integrated plan and long-term relationship. We spend time listening, getting to know you and understanding what is important to you, and your priorities.

We pull together all the information over many years to gain a full understanding of your current situation and to manage your plans with you.

On an annual basis we will carry out an online risk assessment of you and your plans.

Building long-term relationship over many years

Services we offer and What we do for our clients

The key to good advice is helping clients to define their financial goals and objectives

Holistic Financial Planning
Leaving your future finances to chance is risky. We look at existing planning and bring this together with your goals and objectives to help build your ongoing strategy covering all areas of your financial world.

Investments & Savings
Whether you are saving for a specific goal, or you just want your investment funds to work efficiently, we will ensure there is always a robust and repeatable process in place to support your investment planning that is risk aligned to you.

Retirement Planning
We often say that in retirement, every day is a Saturday. The toughest question that our clients often face is - "how much monthly income will you need in retirement?" There are two parts to this area, the accumulation years and then the Decumulation years.

Inheritance Tax (IHT) and Estate Planning
Increasingly people are being caught out by IHT rules. Whether you already have a potential IHT issue or think you may have one in the future, with our help we can explain and help you plan your estate to be passed to the ones you love efficiently.

Tax Planning
The level of different taxes paid can have a significant impact on your investment returns. We always have one eye on tax-efficiency to help manage this and make the most of the available reliefs and exemptions.

Protection for Families
Protection planning provides peace of mind that if something happened to you, your loved ones will be cared for financially. We'll guide you through the process and help set up plans and put what needs to into Trust, whether for you, your family or business protection needs.

Business Services
Whether you are a large or small business, we can help with pension advice or provide business protection for you and your employees. We help and support small businesses owners to exit their businesses efficiently one day in the future.

We follow a six-step planning process

People don’t plan to fail, they fail to plan

1. Initial Meeting – Gather Information & Discuss Goals
Prior to our meeting, we will ask you to complete a Risk questionnaire.
During the first meeting, we establish your goals and objectives, and look at the current planning you have in place. We will not charge you a fee for the first meeting

2. Follow Up – Agree Fees, areas of Advice & Service Levels
Following our initial meeting, we communicate with you to summarise your current financial situation and layout your financial objectives. We’ll suggest a plan as to how to move forward and also lay out any potential fee’s.

3. Next Steps – Research
Once the Follow Up is agreed, we gather all relevant information needed, both from you and your existing financial product providers. Following our analysis of this we will come up with our recommendations to help you reach your objectives and goals and how this can be achieved.

4. Financial Planning Report & Recommendation
Following the analysis, we provide you with your own personal financial planning report detailing our recommendations to you. At this point, we will ask you to sign to confirm that you are happy to proceed with our recommendations.

5. Applications & Implementation
We carry out all the necessary administration based around the recommandations, forwarding you any information or documents that you need to complete. We’ll also keep in regular contact with you and explain things in Plain English as we move through this stage!

6. Ongoing Servicing
Depending on the agreed service plan, we’ll review your plans regularly to ensure they continue to meet your objectives. By keeping us up to date about any future changes, we’ll ensure your attitude to risk and capacity to accept risk is always in line with your plans.

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‘Life Financial Planning’

In our office we try and follow three basic rules or principles:

- **1. We aim to never provide a product or service to a client that we would not provide to our own spouses.**
- **2. We won’t take a new client on board that we would not be happy to meet with annually for at least 2 hours.**
- **3. Regarding our plans and processes we always aim to keep things as simple as possible.**

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