



SoundFinancial
management



Sound**Financial**

Creative financial planning

Professional financial planners to help you identify, manage and achieve your goals.

Sound**Wealth**

Growing your investment

An investment team to help grow your funds and protect them for future generations.

Sound**Business**

Proactive business strategies

A business team to help you minimise tax, manage risk and incentivise staff.

Welcome



CREATIVE FINANCIAL PLANNING

The planning process is at the heart of our Practice. Our aim is to help you resolve your concerns and achieve your goals, reviewing progress regularly and adapting things as circumstances change to keep you on course.

Sound Financial Management Limited, established in 1997 and still privately owned, is now one of the South West's leading firms of Independent Financial Planners, looking after over £200m of clients' funds.

Our team of financial professionals are united by a shared belief in the value of simplicity, transparency and openness.

We offer a comprehensive planning and advisory service designed to help you identify, prioritise and achieve your financial objectives.



Creative Financial Planning

Discovery meeting

The first stage in the planning process and conducted at our expense, this is your opportunity to establish whether you would like to work with us. We will explain our philosophy, how we manage client relationships, our service options and fee structure.

Creating the plan

We will get to know you and your circumstances, your aspirations and concerns, your attitude towards risk and experience in financial matters. If you decide to appoint us as your advisers we will agree your objectives and begin developing your Personal Financial Plan.

Gathering essential information

We review your policies and investments, update valuations and consolidate everything into a clear summary of your current position.

Analysis

We evaluate the results and consider alternative strategies. We produce a report identifying any areas of your existing financial arrangements that could be more effective.

Presenting your financial plan


We talk you through our recommendations and agree any changes you feel would be suitable. We establish whether your aspirations are realistic and what steps need to be taken to help you achieve them. We consider your concerns and how they can be mitigated or overcome.

Implementation

We complete all documentation and liaise with product providers to put into place the arrangements we have agreed. All information will be recorded for your security.

Ongoing support

Circumstances change and new opportunities and challenges present themselves. We offer ongoing reviews to help things stay on track and are happy to agree a service level appropriate to your needs.





GROWING YOUR INVESTMENT

Our primary concern is to ensure investments are managed in accordance with a client's attitude to risk and financial goals.

Care is taken to construct portfolios that accurately reflect our clients' expectations, with regular reviews to monitor progress and keep things on track. Of equal concern to many is to arrange their affairs so that their legacy may be passed to future generations as effectively as possible.

Professional advice on such things as tax efficient trust arrangements along with an awareness and proactive approach to changing legislation is essential if this is to be achieved. For these reasons we established Sound Wealth Management to guide and advise on these complex issues.



Growing your Investment

Our investment process

Before investing it's important that we make sure we understand your aspirations and concerns. Why are you investing? Is it for a specific purpose, for example your children's education or your retirement? Or both? Agreeing and timelining your goals is the first step towards helping you achieve them.

Once we understand your objectives we employ investment profiling techniques to help us assess the level of risk you are most comfortable with and to establish whether your aspirations are realistic.

There are many different types of investment but, wherever possible, our policy is to use only those that can spread risk simply, are easily accessible and cost effective. We are very mindful of investment costs but will include funds with higher charges if we feel this is likely to be rewarded with enhanced and consistent performance.

To balance this we will normally include investments in our portfolios with very low charges to help keep overall costs down.

We use independent research sources to help identify the funds which meet our strict selection criteria. Many factors will be considered when screening funds including risk performance, reputation, security and costs - and of course wherever possible we will try to ensure your investments enjoy a favourable tax treatment.

*"Sound Financial are honest and over the years have guided me into making the right choices and avoid pitfalls;
I have no hesitation in recommending them to anyone looking for investment advice"*

Fuad Feddo - Ophthalmologist

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Portfolios

We have developed in-house portfolios drawn from our screened selection of low cost and active funds, offering varying degrees of equity exposure. Bespoke portfolios with added 'satellite funds', offering exposure to specialist market sectors with the potential for greater returns, are available to investors willing to tolerate higher risk.

Support

We believe that if sensible fund choices are made at the outset constant changes to portfolios, which can be expensive and often counter productive, can be minimised or avoided. Accordingly, we review the performance of the funds within our model and satellite portfolios on a six monthly basis.

Clients are free to decide on the level of ongoing support required. We would normally recommend at least an annual review meeting to report on the progress of investments and to ensure that we are aware of any changes in your circumstances, which may merit changes to your investment strategy.

*"Jenny and I are very grateful for
your sound expert advice, which as always
was very clearly explained.*

*The performance of your recommended
funds has been first class and we feel
confident in your ongoing investment
management, thank-you"*

John and Jenny Waldron

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PROACTIVE BUSINESS STRATEGIES

We recognise that clients running their own business respond to creative ideas and strategies to help manage risk, minimise tax and maximise profits. The collective technical expertise of the Sound Business Management team ensures these expectations are fulfilled.

Advice is available on a range of issues including:

- Sheltering business profits tax efficiently
- Cost effective Workplace Pensions
- Self Managed Pension Schemes
- Property purchase using pension funds
- Protection of directors and key people
- Employee Benefit schemes to motivate and incentivise.

Whether you wish to create, protect, grow or sell your business Sound Business can help.



Proactive Business Strategies

Company tax planning

Pension legislation now allows companies to shelter company profits in a more flexible environment, completely free from corporation tax.

Grow tax efficiently

Access to sheltered funds can be made available to build new premises, purchase and leaseback existing company premises or invest in other forms of commercial property. Profits and revenues normally accumulate tax free.

Workplace pensions

Complying with workplace pensions can be time consuming and costly. We offer a complete service from initial suitability and costing through to full implementation and ongoing compliance. We are also happy to review the performance of existing schemes.

Key person cover

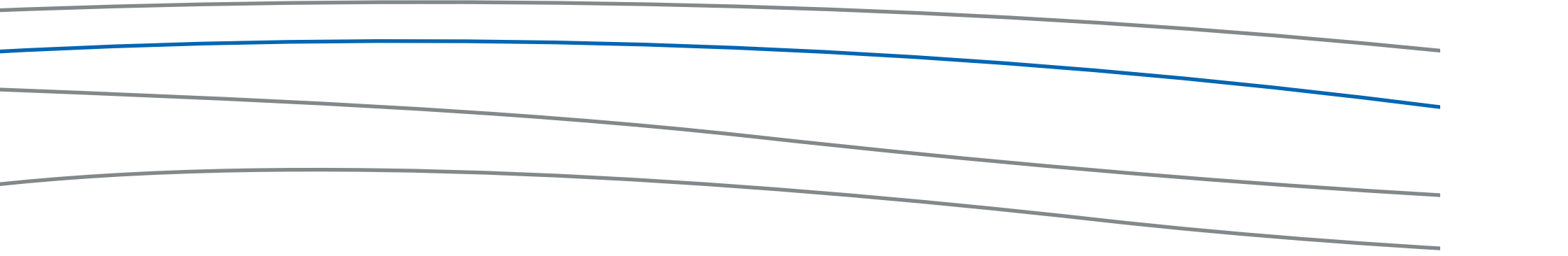
Tax efficient solutions to protect the business against the financial consequences following the death or illness of key staff and shareholders.

Employee benefits

Attract, retain and motivate staff by offering a range of cost effective benefits:

- Private Medical Cover
- Family Life Assurance
- Independent Mortgage Advice
- Personal Financial Planning.

*"A high quality service.
A proactive and innovative firm of advisers"*
Peter Granados - Thrifty Car and Van Rental

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Many of our clients have told us they place a high value on regularly reviewing their financial affairs to make sure things stay on course. We offer the following levels of support so you can decide how you want to work with us, with the freedom to change things in the future as your circumstances change.



Partner client plus:

For those clients wishing to enjoy a close working relationship with their personal adviser and support team. We will create and monitor a Personal Financial Plan to help you achieve your financial goals and lifestyle aspirations as quickly and effectively as possible.

Included in this service:

- Unlimited personal access to your adviser
- Advice process and implementation
- Ongoing development and support of your Personal Financial Plan
- Unlimited telephone and email access to your support team
- Progress meetings as agreed, usually six monthly (including valuations and full investment review)
- Fund switches and portfolio restructure as required
- Regular update on tax, trust and estate planning strategies
- Review of personal and / or business borrowings on request
- Liaison with, or introductions to, legal and tax advisers as necessary.

Partner client:

For those clients requiring only an annual review of their financial affairs.

Included in this service:

- Advice process and implementation
- Unlimited telephone and email access to your support team
- Annual review meeting including portfolio review
- Fund switches and portfolio restructure as required
- Review of tax free allowances (ISA, pensions etc.).

Client:

A low cost service to include our advice process and implementation of a straightforward financial plan.

Included in this service:

- Advice process and implementation
- Unlimited telephone and email access to your team
- Plan reviews as agreed, usually every two years.

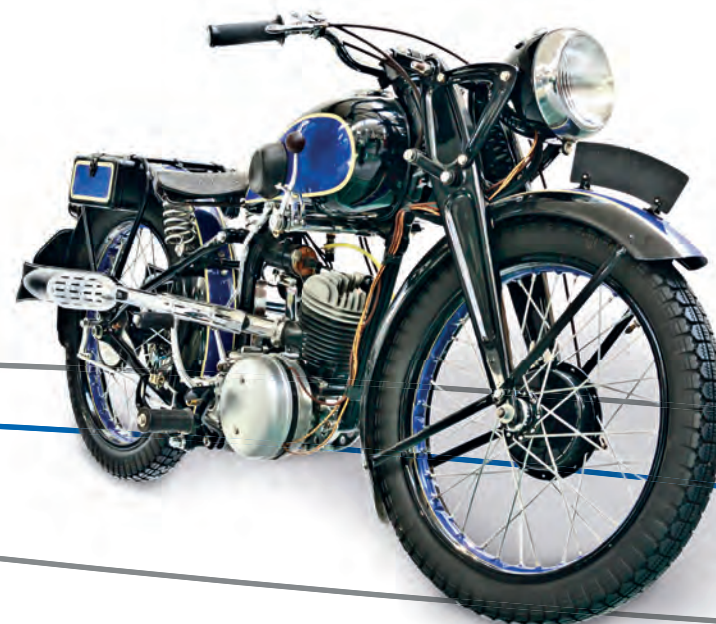
Transactional Client:

For clients requiring us only to execute instructions on their behalf.

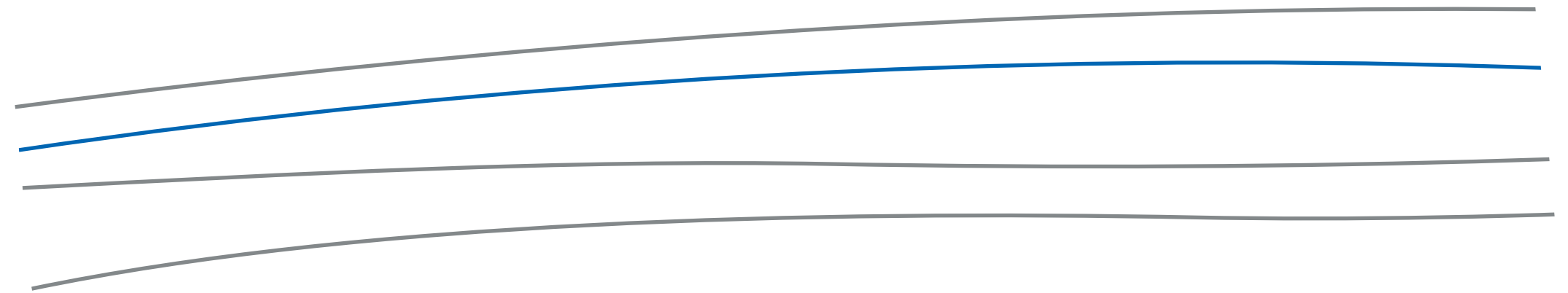
All costs will be agreed in advance and we will not provide any ongoing advice or service.

*"Independent, sensible and appropriate advice...
I will continue to use their services for years to come"*

Ian Nugent - Orthopaedic Surgeon







relationships...
built on integrity, transparency
and trust.



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