



mentoring · guiding · clarity

# Values-Based Financial Planning™

## Our Client Service Proposition

By

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*"There is hardly anything in the world that someone cannot make a little worse and sell a little cheaper, and the people who consider price alone are that person's lawful prey. It's unwise to pay too much, but it's worse to pay too little. When you pay too much, you lose a little money - that is all. When you pay too little, you sometimes lose everything, because the thing you bought was incapable of doing the thing it was bought to do. The common law of business balance prohibits paying a little and getting a lot - it can't be done. If you deal with the lowest bidder, it is well to add something for the risk you run, and if you do that you will have enough to pay for something better." – John Ruskin*

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## Testimonials

I trust Andrew. I like Andrew. I have zero hesitation to advise the reader that if you want a sensible approach to your financial planning, Andrew operates with a real desire to help his clients. I am proud to be his client.

**Sarah Owen, Director, Master Franchisee UK, Referral Institute Inc.**

“I would and have on several occasions and without hesitation recommend Andrew for his ethical approach in helping people while conducting business. It is vital to us and our clients that our business partners share the same ethos we hold so dear and Andrew has given us that confidence for several years now. In an industry where financial motives are questionable at times Andrews approach is, and always has been exceptional and innovative in its delivery. Try him out and you will not be disappointed. Best wishes for the future Andrew.”

**John Beynon, Director, Lightside Financial Ltd (Ethical Debt Advisers)**

“We called on Andrew's expertise because we needed a holistic approach to financial planning and were delighted with the results. Andrew's quiet and unobtrusive approach to financial advice meant that we could go away and make decisions in our own time and we are grateful for his support and advice.”

**Dr. Paul Sodzi, Director, PDS Projects Ltd (Engineering Consultants)**

“Andrew Stinchcomb of Integrity Financial Ltd offers a unique service. He has encouraged us to identify and focus on the things in our life that we hold most dear, and helped us to think about the long term and the importance of safeguarding our hopes for the future through sensible financial planning. In Andrew's business it's all about the client relationship. He genuinely cares and has instilled us with great trust and confidence. Andrew is exceptionally generous with his time and has gone to great lengths to get to know us. The plan that he has put together for us is one that will enable us to achieve our personal goals and those we have for our children. Thanks to Andrew, we now have peace of mind. We know that with his guidance we're making the right choices and taking the right financial steps to safeguard our own and our children's future. We can't recommend Andrew highly enough.”

**Dan and Susie Newman-Turner, Designrock Ltd (Interior Architecture and Design)**

“Andrew is the epitome of professionalism in a highly regulated industry. He covers all the bases and also gets down to the detail of why you want a financial adviser and what you want to achieve over the long term. Andrew helped me take advantage of a time-bound opportunity when my own financial adviser was unwell and could not help. He didn't try to take me over as a client, and made it clear that he wouldn't, unless that's what I wanted. I cannot recommend him more highly.”

**Dr. Sian MacGowan, Sureteam Ltd (Health & Safety Consultants)**

"I network quite a bit and have met more than my fair share of financial advisers. Andrew is different. His approach is less focused on the money and more on your values and goals. Andrew helped my focus on what is important to me and necessary to achieve my plans and vision of the future. I look forward to working with Andrew over the years ahead."

**Dr. Trevor Lever, TLC Consulting (Sales & Marketing Training & Consultancy)**

"Andrew's approach to establishing personal goals is very powerful. Once the goals are established the financial planning flows naturally. Unlike other financial advisers whose aims are to sell as many products as possible, Andrew's aim is to find out what his clients' need for money in the future is, and to help make it happen!"

**Fiona Bevan ACMA, Fiona Bevan Financial Management Ltd (Chartered Management Accountants)**

"When I spoke to Andrew, I had goals, but I needed another level of detail that I didn't have the expertise to create to bring the goal to life. Andrew gave me that expertise and highlighted things that I didn't even know you could do with money!"

**Neil Fellowes, Community Soul Ltd (Personal Development)**

"Andrew took my wife and I on as clients in 2007 and since then, has brought a tremendous amount of insight, clarity and professionalism to our financial, tax, investment, insurance and retirement planning. Using a brilliantly put together Financial Roadmap Programme, he provides a tangible and easily understandable planning system that is without doubt helping us to achieve our life goals. No jargon or complex conversations - Andrew is a gifted communicator and relates brilliantly. We can trust him completely to do the research and to use his knowledge of the financial market place to guide us in the right directions. He's a true professional who time and time again goes that extra mile to ensure that we receive the best quality service. 110% recommended."

**Andy Page, APWD (Internet Marketing, E-commerce and Web Design)**

"I would like to recommend Andrew for his high professionalism as a financial adviser. He is much more than your normal adviser; he takes an active interest in your business, your life style and assists with your business and personal goal setting. With this knowledge and his caring attitude, Andrew can give you excellent and solid advice. You had better give him a call."

**Jenny Bowen, Sense Africa (Escorted, tailor-made holidays and Safari's to Africa)**

## Preface



### Sunday afternoons in The Shed:

There's an old saying that "Our past experiences shape our purposes".

The Shed was *exclusive*: Grandsons only. A place to be yourself and not held back by outward appearances.

I tore off my tidy clothes and pulled on my 'scruffs' before Mum had chance to utter the words: "Make sure you change into your 'shed clothes', Andrew"!

It's the Autumn of 1971. I am 4 years old here. Do you like my 'shed' jumper?

Look how messy my Grandfather's shed is! He *knew* where everything was though – it was exactly where it needed to be. The Shed was not a museum for observers but a work-place for doers (although the wooden tools were *very* old). Like my parents, my Grandfather gave me his time and his personal commitment. We used to create things from nothing; off – cuts and odds and ends mainly. Very seldom could he afford new wood: "You don't waste wood", he used to say. He was always right. "What do you want to make?" Sometimes I knew, sometimes I didn't. He always prepared anyway. We started from wherever we were, with whatever we had ... and just did it. We are making a bar skittles game in this photo and I remember that day vividly.

I was telling a friend about The Shed stories. He was struck by the invisible thread connecting 'The Shed' to the place in which I work. My friend saw my office as just like 'The Shed': a bit exclusive? Perhaps; this time it was a place to give *my* time and personal commitment for those people who inspire me, just like my grandfather had done for me. Like him, 'sleeves rolled up', we craft our clients' future starting with whatever they have and wherever they are to build a financial wall that nothing can get through. In the office, we build their Financial Road Map® and then a *Values-Based* Financial Plan™. It's their version of a bar skittles game, a wooden farm, a wooden fort and countless other creations that came out of that shed.

In his broad Somerset accent, my Grandfather, Royal Marine veteran of WWII, used to say to me, "There's no such thing as can't, boy!" and these are words I've always taken to heart. Anything was possible then; and I will tell you - in my *Bristolian* accent – "It still is. Let's do Values-Based Financial Planning™".

## 10 Questions which may be on your mind

**1. What do you do?** Most people want to make good decisions with their money, but if you do that by trying to pick the latest 'hot fund', reading money magazines or listening to 'experts' who've never met you, it's a bit like the guy in that 1970's song where he's "looking for love in all the wrong places". The reason it's like that is because you don't make intelligent decisions based on *outside information*; that's not how you do it. Where you make smart choices is not from outside information; it comes from an *inside insight*. In essence, we help you make accurate decisions about your money so you *accomplish your goals* for the reasons that are *important to you*. I've been doing that for over 25 years. Approaching this aim with Values-Based Financial Planning™ puts the correct order into your finances (and keeps it there). If I can lead you to do that, then you will have the highest probability of realising your goals in a sustainable way.

**2. How do you do it?** I help you create a Financial Plan and then hold you and everyone else accountable so the plan unfolds to support the life you want to live. At our first meeting (which lasts about 90 minutes), we have a profound - yet simple - conversation about what's important to you. Having this experience about what's important to you, your goals, how we work and the expectations we have of each other is a very good way of determining if we might be a good fit in working together. A question I ponder with anyone interested in working with us is this: how likely is it that this relationship will be a good fit for the medium and long term?

**3. What kind of clients do you serve best?** We have a community of ideal clients who usually live within about an hour or so although some are further afield. They are usually in business for themselves or retired, but not always. It's fair to say that we work well with those who want to use time wisely, share it with people they care about and want to do things which fulfil them, rather than spend time doing the work required to become their own financial adviser to themselves. The clients we serve best give importance to their goals. They will tend to have some or all of the following: cash, pensions, trusts, property, businesses or other investments but asset value is not as important as 'fit' i.e. getting along with each other. Our charges reflect the life planning work and the money work and are set for a mutually fair outcome which has always been acceptable so far. Whether or not we work together beyond the first meeting, you can keep the Financial Road Map® with our compliments as tangible lasting value in addition to the conversation we will have had.

**4. What keeps you in this business?** I originally started Integrity Financial with a simple idea – to help people create a written financial plan - the number crunching and technical stuff – and then implement it so they could do all the things they wanted to do and not worry about running out of money. After many years in the business, this is still fulfilling (and critical) and on top of that, it's all about encouraging people to make the right decisions so they can fulfil their aspirations. If I can make a difference so that you have more of what you want in life and less of what you don't want, then that is what keeps me going now.

**5. Exactly how do you charge?** We charge a fee for creation, implementation and review of a written financial plan and recommendations. These are explained in a separate client agreement and our 'Key Facts – About Our Services' document before any chargeable work is carried out.

**6. What exactly do clients get for what they pay?** Broadly, we provide a Client Service Proposition with three optional review programmes – Sapphire, Diamond and Platinum. We can tailor these to fit you. For example, we offer a minimum 15 point review service at the "Platinum" level plus three face to face review meetings per year. We have a team of subject matter experts and professionals to help me with the implementation of your plan. In essence, if you were a client our job is to ensure you have a fully updated financial plan which is dynamic and visual so that you can see the effect of different scenarios and recommendations.

**7. Why should I work with you (over others)?** It depends if there is 'fit'. At this stage it's not about whether we actually do business together or not but finding out if there's a good fit in working together. If we both agree there is, we'll both know. If not, you will still receive clarity about your situation to use with another adviser.

**8. What's the process if I do become a client?** Sometimes we schedule a 20-30 minute phone consultation for you to begin to *experience* Values-Based Financial Planning™ before coming in. You will have received fold out document called a Financial Road Map® to help us do that. If you liked that experience, we schedule a meeting with Andrew Stinchcomb at no charge to complete Financial Road Map®. If we both agree that we're a good fit for each other, we do a more detailed assessment of your documents, goals, risk tolerance, etc. Then we draft your written financial plan. When it's finished, we schedule another meeting to walk you through the plan so you can see visually how it works using sophisticated financial planning software. We implement the elements of your plan that need your immediate attention. Then we schedule progress meetings each year to review your plan to make sure everything is on track. The number of meetings each year depends on the programme which is most appropriate for you. We will help you with this selection.

**9. What makes you think I'd be a good client?** If you appear to fit our Ideal Client Profile, that's a good sign. We would ask you to go through the Ideal Client Profile and tell us whether you think it describes you. If you enjoy the way we work and get value from it, that's also a good indicator.

**10. How can I be certain I can trust you (or your firm)?** We have testimonials, many of which are unsolicited. Although this helps, at the end of the day, trust is earned and given. It's a requirement of any meaningful relationship. The first thing we do is complete your Financial Road Map®. The reality is that one of the highest purposes of our initial meeting is to determine whether it's going to be a good fit for us to work together or not, which includes trust. If, after an hour or so, it seems we should move forward, it will be obvious to both of us. If things are not going well, that will also be obvious to us both. So one of my purposes for that meeting is to determine if we can establish a relationship where we trust each other. If we both decide it's a good idea, then we begin moving forward together through the process; if either of us don't, then we can stop.

## Description of Services

### What we do

We help you articulate what has **most meaning** for you: what would you like more of and what would you like less of? Are you doing what makes you come alive? What do you love and want to do with your one and only life here on earth? We provide the **financial architecture** to make sure this happens for you now and over time.

### Areas of Financial Advice

#### Personal

- Values-Based Financial Planning™
- Lifetime Forecasting & Cashflow
- Life Planning
- Giving, Budgeting & Debt Repayment
- Investments & Wealth Management
- Retirement Planning options
- Passive income strategies
- Life, Critical Illness and Income Protection
- Tax Planning
- Asset Protection & Estate Planning  
(Wills, Trusts & Lasting Power of Attorney)

#### Business

- Key Person Protection
- Share Protection & Partnership Protection
- Directors' Loan Account Protection
- Loan Protection & Loan Guarantor Protection
- Death in Service Benefits
- Retirement Planning options
- Investments & Wealth Management
- Tax Planning
- Succession Planning
- Asset Protection & Estate Planning  
(‘Cross Option’, Shareholder Agreements, Trusts & Lasting Power of Attorney)

### Ideal Client Profile

We don't mind what you do for a living, how old you are or how much money you have. Your present situation merely shows us where you begin; it does not determine where you can go. We start with where you are and with what you have and then make a plan to get you to where you want to be. What makes you ideal is 'fit'. You will feel that our way of working is a good fit for you if you can say, "This profile describes me":

- You are goal orientated and/ or have interests and activities you want to pursue and make time for
- You like sharing quality and quantity time with people you're close to e.g. family and friends
- You like helping others with the gift of your time, energy and/ or money
- You are dependable and straightforward – you tend to keep commitments and follow through on plans
- You have a capacity to trust (if the person in whom you're placing your trust is trustworthy).

### Membership Styles & Programmes

We place a limit on client membership numbers so that Andrew's time is divided amongst less people which means that you get more time, reassurance and attention on an on-going basis. We provide the personal and business areas of advice above either as a stand-alone advice service without review (**The Financial Advice™**

Programme) or within a choice of **three** review service programmes (**The Values-Based Financial Planning™** Programmes):

Values-Based Financial Planning™ Programmes		
Sapphire	Diamond	Platinum

Details of these programmes are below. The service programmes we offer help us to provide a **consistent** service and **meet** your **expectations**. They are designed to give you **distinct** and **clear choices** for the advice and on-going service which is a best fit for **your** planning needs.

### The personal element

Our aim is always to keep things **very personal**. So, like a suit of clothes, we “measure twice, cut once” and check for ‘final fit’. When we do this, we have found that these programmes work well as they are and we will make adjustments to tailor a ‘better fit’ version of one of these three service programmes for you.

### Background & Credentials

You’ll be looked after by Andrew Stinchcomb CFP<sup>CM</sup>, STEP Affiliate. Andrew is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional and an Affiliate of the Society of Trust and Estate Practitioners (STEP). He is one of the very few **professionally trained** Values-Based Financial Planning™ specialists in the UK. Over a period of two years, he participated in the Trusted Adviser programme at the **Values-Based Financial Planning™ Academy**. You have the **reassurance** of Andrew’s personal **commitment** to your planning from beginning to the end and his **accessibility** every step of the way.

### PARA-SOLS

Paraplanning Solutions

Andrew is supported by his assistant, Cathi Harrison CFP<sup>CM</sup>, a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional and Chartered Financial Planner, along with her award winning Para-planning team from ‘Parasols’.

### On-going service programmes

You value an ongoing **relationship** and **review service** with a **trusted** adviser. You may also choose to receive a *life* planning approach, meaning the **clarity** you get from having your personal Financial Road Map<sup>®</sup> and the **results** of a **comprehensive** Values-Based Financial Plan™ (not just advice on financial products alone nor the limitations of a ‘traditional’ *financial* plan). Implemented in stages or all at once, your plan is **proactively reviewed** at your Progress Meetings with Andrew Stinchcomb to give you the **reassurance** that you have the highest probability of achieving your goals for the reasons that are important to you, no matter what. You like the **objectivity** that delegating the creation and review of your Values-Based Financial Plan™ brings so that you can spend **your time** doing what **only you** can do, rather than trying to be your financial adviser to yourself.

## On-going service programmes – details

### Values-Based Financial Planning™ Programmes

#### New Advice & Planning work

	Sapphire	Diamond	Platinum
Financial Road Map®			
Current situation – Data Gathering, Gap Analysis & Review			
Lifetime Cashflow Projections			
Written Values-Based Financial Plan™	✓	✓	✓
Research for each Personal Recommendation			
Personal Recommendation Reports for each area			
Implementation of Recommendations			

#### Routine Accessibility & Contact

Prompt response to telephone calls and emails – 48 hours	✓		
Telephone Access to Planner included			
Recommendation to other professionals		✓	✓
Face to Face meeting access between review dates included†			
'Skype'/ 'Face Time' access between review dates included†			
Occasional Financial & Life Planning newsletters provided‡			

#### Review Service

	£35 pm + 0.25% p.a. FUA	£65 pm + 0.25% p.a. FUA	£125 pm + 0.25% p.a. FUA
<b>Face to Face Review #1 p.a.: "Financial Road Map® Update"</b>	✓	✓	✓
1. Fully Updated Financial Road Map®			
2. Valuation Statement	✓ 1 x p.a.		
3. Review ongoing suitability of our recommendations			
4. Review ALL investments, insurance, cash & debt			
5. Portfolio Asset Allocation, Return & Risk Analysis			
6. Assets v Goals Progress Report			
7. Staying On-Track Tactics - "STT's" (Implementation Plan)			
8. Financial Forecasting & Lifetime Cashflow Projections		✓ 2 x p.a.	✓ 3 x p.a.
9. Asset Protection & Estate Planning (death) - review			
10. Asset Protection & Estate Planning (lifetime) - review			
11. Philanthropic and Charitable Giving - review			
12. Tax Control - review			
13. Family Review – issues affecting your family and plan			
14. Life Planning - 'The 3 Questions™', 'Heart's Core™' etc.			
15. The 'Remove the Hassle Service'			
<b>Face to Face Review #2 p.a.: "Progress Review"</b>		✓	✓
<b>Face to Face Review #3 p.a.: "Progress Review"</b>			✓

#### Optional Additional Review Services (add as many as you need or want; additional service charge p.m. per item).

Strategic Updates and information to your accountant		✓	
End of year tax information to your accountant			
<b>Face to Face Review #4 p.a.: "Progress Review"</b>			✓

† Unlimited within reasonable expectations.

‡ Only when relevant to your life plan and finances e.g. quality of life ideas and relevant financial information by post or email link/ blog – you will **not** be sent the "latest hot fund" marketing bumph or similar financial 'noise'

## Support Team

### PARA-SOLS

Paraplanning Solutions

Andrew is supported by his Financial Planner Assistant ('Paraplanner'), Cathi Harrison, a Chartered and Certified Financial Planner along with her award winning Para-planning team from 'Parasols'.

## MEET THE TEAM, SUPPORTING US BEHIND THE SCENES

As your trusted financial planner, my focus is on helping you to identify your goals and objectives, then create a plan to help you to achieve them.

To streamline the delivery of our services, we have elected to partner with Para-Sols, an award winning Para-Planning firm. Para-Sols provide specialist back office support, freeing up our time so that we can focus on you, our valued client.

Para-Sols are responsible for undertaking the technical analysis that forms the basis of your plan. Their highly skilled team also help to construct the final report, capturing our advice and recommendations.

Often they will also help with the administration for your plan and policies, ensuring you receive the best possible service, with minimal disruption. In some instances they may contact you directly to source any missing data or information.

Para-Sols have a policy of only hiring the most qualified industry specialists. Each member of the team has attained the highest professional qualifications and is committed to setting the standard of financial planning support.

We're very excited to have Para-Sols on board, helping us to enhance our offering to you even further.



Cathi Harrison  
Director & Paraplanner

### PARA-SOLS

Paraplanning Solutions

Para-Sols was established in June 2009 when the founder, Cathi Harrison, decided to set up a bespoke Para-Planning and report writing service for financial planners. From the outset, they have supported forward thinking advisers who recognise the benefits of outsourcing the Para-Planning process so they can focus on building client relationships and streamline their service delivery.

Today Para-Sols employs a focused team, who work from offices in Darlington and London, supporting the needs of advisers across the UK. Each Para-Planner is highly qualified and committed to ongoing professional development.

Cathi's vision is for Para-Sols to be recognised nationally, as the leading Support Services provider to financial advisers. We are delighted to work closely alongside Cathi and the growing Para-Sols team of Para-Planners and Administrators. Find out more online at [www.para-sols.co.uk](http://www.para-sols.co.uk)



Gary Tunstall  
Paraplanner



Jo Campbell  
Paraplanner



Kaye Crosby  
Paraplanner



Ahleigh Maloney  
Trainee Paraplanner



Isabel Brunton  
Administration Manager



Bernie Jenkinson  
Administrator

## Conclusion

The implementation of the Integrity Financial client service proposition will assist us in establishing and maintaining relationships with potential and existing clients by providing clients with clear and fair information about us, our services and our costs.

It is an open and transparent proposition that has at its heart a clear determination to provide clients with a service and commitment that has their best interest's central to the process.

The client service proposition is structured to be of benefit to all stakeholders – Staff, Shareholders, Service Providers and Clients.

By adopting this proposition, all involved in delivering the firm's promise to **mentor** and **guide** our clients with **clarity** will be able to evidence a robust and repeatable advice service that is fit for purpose.