

Annual Review Service

- Review against established goals and objectives, ensuring any plans made are adhered to. Action required
- Review of existing arrangements. Action required
- Additional investment or other planning areas highlighted initially to be considered at a later date. Action required
- Strategic review of your asset allocation including re-balancing of your portfolio if needed. Action required
- ISA/CGT exemptions fully utilised. Action required
- Impact of any changes to tax, pension, or general legislation, which affects you. Action required
- Risk profile – ongoing suitability of the portfolio including confirming your attitude to risk remains unchanged. Action required
- Any changes to income and expenditure. Action required
- Revisions needed to meet objectives. Action required
- Revisions made to Will. Action required
- Inheritances. Action required
- Any change to state of health (smoker, hazardous pursuits). Action required
- Economic outlook. Action required
- Changes to State Pension and benefit levels. Action required
- Changes to family circumstances. Action required
- Any changes to your professional advisers. Action required



Client Events Outside Of Annual Review Which May Require An Ad-Hoc Review

- Reviewing income and expenditure following the first full year of retirement.
- Salary review.
- Children becoming independent.
- Divorce.
- Death/Serious Illness of family member.
- Deterioration of health.
- Birth of Child/Grandchild.
- End of year tax allowances.
- Revision of Will.
- Reaching normal retirement age.
- Disposal of large asset.
- Setting up a new company.
- Redundancy.

