



Helping you discover a
world of financial freedom
and peace of mind

You Are Unique

We pride ourselves on taking time to understand our clients and tailoring our financial, investment and service solutions to match their needs and wants.



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Moving
Forward
Together

Who we are

- Independent Financial Advisers based in Coventry city centre
- Established in 1990 with many dedicated and qualified advisers, supported by technical and service staff
- We cover the Midlands, Lincolnshire and Norfolk
- We manage our clients investments with a fair, clear and tightly managed investment philosophy and process
- FSA registered and an appointed representative of Sesame Ltd. the largest financial services network in the UK.



Who we work for

- Those who are seeking expert independent financial advice or investment management
- Those who want to formulate and maintain a clear financial plan and strategy to make the most of their hard-earned money
- Those who want the best solution from the whole of the marketplace
- Those to whom service and a trusted relationship is key
- Those who have little time or inclination to manage their financial affairs

We care for your whole family



Specialist Advice

- Investment Management
- Retirement Planning
- Business & Family Protection
- Tax and Estate Planning
- Mortgages—Commercial & Residential
- Long Term Care
- Equity Release



Helping you to find the way

Your property may be repossessed if you do not keep up repayments on your mortgage

Equity release refers to home reversion plans and lifetime mortgages. To understand the features and risk; ask for a personalised illustration.

For equity release we can be paid a fee, typically £1000. The FSA does not regulate commercial mortgages and some forms of tax planning, commercial mortgages are not arranged via Sesame Ltd. For mortgages we can be paid a fee, usually £500.

How we add value

Getting to know you

We believe that in order to get the right answers we need to ask the right questions: to do this we ask a lot of questions. We need to know you, not just your numbers.

We are transparent and explain what and how we get paid if we are to work together.

Detailed Analysis

We then get a comprehensive understanding of you as a person.

We will pull together all the relevant information in order to complete a detailed assessment of your current financial position, tax position, policies and investments.

Research

We then create a report of you

And, where appropriate, liaise with our strategic partners to come to a full understanding of your situation.

We keep you informed every step of the way so you know where we are.

Strategy Meeting

We will then explore the options with you and explain the rationale for our recommendations.

Together, we will help you discover the best way to achieve your objectives.

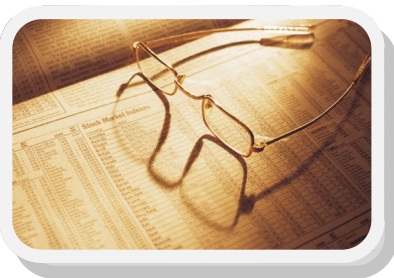
Any queries you have will be answered to enable you the freedom to make an informed decision.

Implementation

We complete of all relevant documentation so you don't have to.

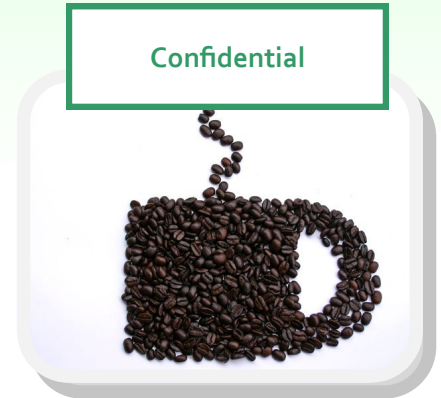
We then collate and submit the paperwork to the relevant organizations.

We track and follow through to ensure your orders are completed as per your objectives.



Ongoing care and service

Depending on the level of service you agreed with your adviser, you can be assured that we will contact you at the appropriate time to ensure you are on track to meet your goals and objectives for the future.



Our Investment Approach

Understanding Your Objectives

The most common approach advisers use is to determine the level of risk a client is prepared to accept, and create a portfolio to meet that risk tolerance. Whilst this is a prudent approach it does not build a complete picture of the best way to invest your money.

It is vitally important to us that we understand the purpose of your investments: the objectives you are hoping to achieve; the financial needs you want to meet, and the tax implications of these actions.

By understanding why you are investing, we can help you to determine the returns you require and design a solution to meet that target, in terms of performance and tax,



Risk Assessment

Once we have determined your required return we will perform an assessment of the level of investment risk you are prepared to accept.

To help us do this in a clear and objective way, we use specialist software designed to uncover real attitudes towards investment risk, reward and volatility.

This is used to start the discussion around developing the specific investment for you. Typical considerations include:

1. What level of risk would I be prepared to accept to deliver a return above cash and inflation?
2. How comfortable would I be with an investment that delivered short term volatility in pursuit of enhanced returns?
3. Do I believe that asset class performance is relatively predictable over the longer term and that it makes sense to stick to a long term strategy despite underperformance?

The balance of these decisions is the foundation to an investment strategy designed to meet your expectations and risk tolerance.

On-going care - Your choice!

The Central Plan option is for those that want to keep informed as to the progress of their financial plan, and want to have the option to contact their adviser if they need help.

This service includes:

- An annual valuation provided via post or email.
- When you have a query regarding policies we advised, you will be responded to by your adviser within 72 hours.
- Proactive contact if wide-sweeping legislative change may affect you.

The Central Plan costs £10 per month



The Classic Service is for those that want pro-active engagement with their adviser.

It is designed for those who want to keep informed and involved with their financial plan in a timely and reliable fashion.

The service includes:

- An annual meeting to discuss your financial plan.
- A half-yearly valuation provided via post or email.
- Subscription to the quarterly newsletter
- A dedicated team of staff to answer your queries within 48 hours.
- Pro-Active contact if wide-sweeping industry change may affect you

The Classic Service costs £20 per month for telephone meetings and £40 per month for face to face meetings



The Wealth Management Solution is our most comprehensive package.

The Wealth Management Solution is for those that want their financial plan kept up-to-date on a regular basis.

It is designed for people who desire a reliable service to ensure their needs are met on a continual basis

The Wealth Management Solution includes;

- A meeting every 6 months to discuss your needs with one of our Private Client Wealth Managers
- A valuation sent to you via post or email every quarter
- A Subscription to the Quarterly Newsletter
- Dedicated team of staff to answer your queries within 24 hours
- Sounding board throughout the year
- Proactive contact if prompt action is required between meetings to adapt to the changing marketplace.
- A dedicated team of staff monitoring threats to your portfolio and turning them into opportunities.

The Wealth Management service costs just £100 per month.

Our Customer Charter

We pledge...

- To comply with this charter, all relevant laws and regulations,
- To act with the highest ethical standards and integrity,
- To act in the best interests of each individual client,
- To provide a high standard of service,
- To treat people fairly regardless of;
 - Race or Racial Group;
 - Religion or Belief;
 - Disability;
 - Sex or Sexual Orientation; and
 - Age.

We look forward to welcoming you, not simply as a client,
but as part of the Cotswold family.



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