RAVEN
WEALTH

Factsheet

Ongoing Advice

Why should I consider taking 'ongoing advice'?

Building and implementing a holistic financial plan is just the first step to financial security for the future. Investment advice is the 'best advice' at the time of your consultation, many factors can affect your investment that are not predictable. Pandemics, military conflicts, natural disasters are just a few examples of recent events that may impact your investments.

Using an ongoing advice service protects your investments in two ways:

Annual Review Service Once a year (or more, based on market conditions) your Financial Adviser will reassess your investment portfolio alongside your attitude to risk and cash flow plan to establish if a change would be beneficial.

Investment Monitoring Through periods of financial market volatility your Financial Adviser will keep you abreast of changes in market conditions, specific investments and inform you if a change is recommended.

What is included in my annual review?

1. Full review of Investment Funds and discussions regarding global economic conditions at the time of the review.
2. Comparison of agreed retirement income strategy against actual returns and future market conditions.
3. Review of ongoing investment strategy; attitude to risk, past performance assessment, new fund recommendations and potential recommendation to change investment strategy going forward.
4. Review of personal health, family members and beneficiaries.
5. Creation of a number of cash flow models taking into account worst case scenarios. Agreement of actual estimated future pension withdrawals and impact on specific pension assets and overall wealth/assets.
6. Review of estate planning, future tax legislation and 'Trust' issues, with specialist referrals, if required.
7. Re-assessment of income levels, alternative sources of income (including guaranteed products) and the most tax efficient way of extracting funds.
8. On request; overall wealth check reviewing your holistic financial plan.

How much is ongoing advice?

Our ongoing financial planning and guidance service fee per annum is tiered and determined by the sum of invested funds. The Raven Wealth ongoing advice fee is 0.94% on funds under £500k and 0.44% on funds over £500k per annum, and is taken out of the fund in monthly instalments.

Please speak to your Raven Wealth 'Retirement Income Specialist' about your particular investment goals and/or request generic or ongoing advice from our IFA if you are unsure about what is best in your particular circumstances.