



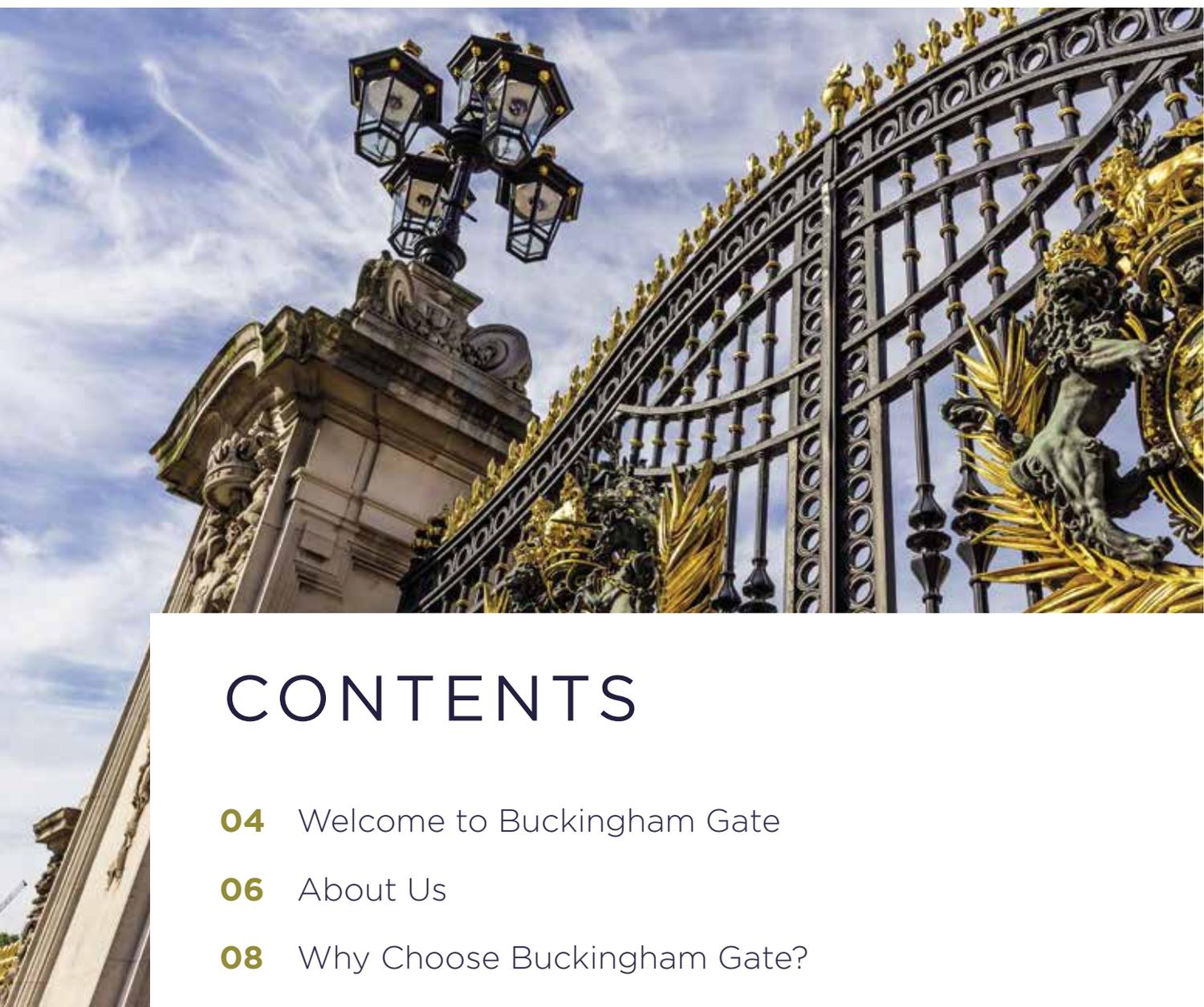
BUCKINGHAM
GATE

YOUR GUIDE TO
BUCKINGHAM GATE



Our mission is to empower our clients and their families to enjoy their wealth and to help them achieve true financial peace of mind.

With the most dedicated team in financial planning, we make this possible by creating simplicity out of complexity and acting as the guardians of our clients' financial wellbeing.



CONTENTS

- 04** Welcome to Buckingham Gate
- 06** About Us
- 08** Why Choose Buckingham Gate?
- 10** Buckingham Gate 6 Step Financial Planning Process
- 12** Our Unique Expertise
- 13** Retirement Planning
- 14** Estate Planning
- 15** Investment Management
- 16** Tax Planning
- 17** What Next?



WELCOME TO BUCKINGHAM GATE

At Buckingham Gate, our team of independent Chartered Financial Planners are focused on providing a truly exceptional service as part of a long-term relationship. We take the necessary time to fully understand you, your family and your personal and business goals in order to formulate a comprehensive financial roadmap to ensure your financial wellbeing.



We understand that everyone has different needs. You may simply be short of time and want to delegate the management of your financial affairs to an experienced Buckingham Gate Financial Planner, perhaps you are looking to secure a comfortable retirement or maybe you are asking yourself that age-old question: **“How much is enough?”**

Whatever your requirements, your adviser will work with you to find out what’s really important and then create bespoke solutions to ensure that you meet both your financial and life goals.

We hope this guide provides you with an overview and insight into the different ways in which we will add value to you as a client of Buckingham Gate. Our dedication to client service and our straightforward fee structure mean that we only work on your behalf.



ABOUT US

At Buckingham Gate we have done things differently from the start. We only offer independent financial planning advice from a fully qualified Chartered Financial Planner. We have a simple and transparent fee structure, which we will set out in writing before we commence working on your behalf, and we always ensure we can add value before starting work for a client.

We combine the latest technology with a highly personal, relationship-based approach, meaning our clients receive a truly joined up financial planning service.

FORGING A LONG-TERM RELATIONSHIP

We strive to provide an exceptional service to our clients, helping them to achieve their personal and business goals. This is achieved by forging a long-term relationship, and working with them to realise their ambitions.

As a Chartered Financial Planning firm, we have committed to the highest standard of professional qualifications and adhere to a strict code of ethics.



GETTING TO KNOW YOU AND YOUR FAMILY

We are based in central London with our main offices on Northumberland Avenue, just off Trafalgar Square and a short walk from Charing Cross Station. The first step in our financial planning process is the Discovery Meeting, where we take the time to really get to know you and your family.

We would love the opportunity to explain how we can add value to your financial situation, which is why we offer all new clients a Discovery Meeting for only £197.



VOTED WEALTHNET TOP 25 FINANCIAL PLANNING FIRM.

Our many other awards and accolades include being voted a **Vouched For Top 250 Financial Planning Firm** and **New Model Adviser Top 100 Firm**. We are also holders of the coveted **Chartered Financial Planners designation**.

WHY CHOOSE BUCKINGHAM GATE?

There are many reasons why you might choose to appoint Buckingham Gate as your financial planning partner.

HERE WE'VE PROVIDED JUST A FEW:



Life-changing financial planning

We believe that financial planning has the power to change your life. We have helped clients retire years earlier than they expected, relocate to other parts of the world, write a travel book, start a business and much more. We combine the very best technical expertise with the latest lifestyle financial planning techniques to give you all of the things you expect from a great financial planner and many more things that might surprise you – in a good way, of course.



We take the time to listen to you

With our clients' permission we like to record our meetings. This means that we actually spend our time with you focused on you, rather than furiously typing into a laptop. We find we leave with a much greater understanding of you and your needs, meaning we can provide high-quality and technically superb financial planning advice.



We let you be the judge of our success

At the end of our first meeting, your financial planning adviser will always ask you how you will judge our success. This is important so that we can deliver the particular type of service that you are looking for. Some clients, for instance, want to simplify their financial life and free up valuable time, others are more concerned with the investment returns that we can deliver or the tax-efficiency of their financial affairs. Whatever your priorities, we always aim to tailor our services to deliver your desired outcomes.



The latest technology when you want it, a real person when you don't

At Buckingham Gate we have fully embraced the latest technology, meaning that our clients are connected to their portfolio 24/7. With that in mind, we still believe that a personal relationship with your financial planning adviser is the cornerstone of implementing a successful life strategy.



A fee structure giving us only one focus

We have developed a simple, innovative and transparent fee structure that means you will always know in advance exactly how much you will pay for our advice, services and expertise.



Financial planning reports you actually want to read

At Buckingham Gate we pride ourselves on producing beautiful, engaging financial planning reports giving you all of the information you want to read and none of the information you don't. We refer to and update this report at each subsequent meeting so that we can monitor your progress towards your goals.



Award-winning service - as voted by our clients

Buckingham Gate is proud to have been awarded several professional accolades, including WealthNet Top 25 Financial Planning Firms, Vouched For Top 250 Financial Planning Firms and the coveted Chartered Financial Planners designation. Our clients consistently praise our service and expertise. You can see what they have to say by visiting: www.buckinghamgate.co.uk/testimonials.

BUCKINGHAM GATE 6 STEP FINANCIAL PLANNING PROCESS

1

Discovery Meeting (Meeting 1)

- The Discovery Meeting is all about you. We will take the time to really listen to your personal, family and business objectives.
- You'll talk about the issues that you need help with.
- We will ask you some thought-provoking questions to get you to consider what's really important to you.
- You will get a feel for how we can help you and the service that your financial planner will provide.

2

The Financial Planning Meeting (Meeting 2)

- We will meet again to clarify some specific lifestyle objectives that you wish to focus on.
- We will show you a 'road map' of your financial future and some of the options and compromises available to you.
- We will collect all of the information we require to begin creating your comprehensive financial planning recommendations.

3

Creation of Your Financial Planning Recommendations

- We will analyse and research all of your existing policies and investments in detail.
- We will design a suitable investment portfolio to help you achieve your goals.
- We will create a comprehensive set of recommendations to help you achieve the future you dream of.

Fee Stage

1

2

“ WEALTH IS THE ABILITY TO FULLY EXPERIENCE LIFE

- HENRY DAVID THOREAU

”



Presentation of Your Financial Planning Recommendations (Meeting 3)

- We will meet again to talk you through our financial planning recommendations.
- We will take the time to answer any questions you may have.
- With your agreement, we will complete the paperwork required to implement your financial planning recommendations.



Implementation of Your Financial Planning Recommendations

- We will take care of all of the work involved in implementing your financial planning recommendations.
- We will liaise with the recommended providers and establish your new investment portfolio.
- We will help you to implement any recommended tax or estate planning solutions.
- We will keep you updated throughout the process.



Our Ongoing Financial Planning Relationship (Annual Meeting)

- We will talk about your progress towards your lifestyle objectives.
- We will update your financial life plan to take into account any tax or legislation changes.
- We will update your comprehensive lifestyle cash flow plan.
- You will be provided with an update on your portfolio and we will implement any changes that may be required.





OUR UNIQUE EXPERTISE

The unique expertise at Buckingham Gate centres around our ability to combine high-quality independent financial planning with advanced retirement, estate and tax planning strategies along with expert investment management.

We have built a team of some of the most highly qualified financial planners in the country, each with their own area of specific expertise. While you will always have a single point of contact with your individual financial planner, we work on a collaborative basis, meaning that each component of your financial plan will have input from a subject matter expert.

We believe that retirement and estate planning, tax planning and investment management are more interlinked than ever and, as a result, the most effective financial plans are those that take all of these elements into account to deliver on your objectives.

Buckingham Gate's specific expertise can be broken down into these four areas:

- Retirement Planning
- Estate Planning
- Investment Management
- Tax Planning



RETIREMENT PLANNING

Our retirement planning work with clients covers three key wealth strategy areas:



Retirement Accumulation

We help clients to build up funds for their retirement in the most tax-efficient way possible. The new retirement landscape often necessitates the use of many tools to deliver the intended outcomes, not just pensions.

Many of our clients are focused on early retirement or making significant lifestyle changes and we work with them through our cashflow planning tool to build financial plans that turn these dreams into reality.



Retirement Income Generation

With the new world of pension freedoms, there are now myriad options for generating 'income' in retirement. We formulate individual recommendations for each client to help them maximise the income potential from their accumulated funds.



Retirement Portfolio Management

If a drawdown pension is preferred, the management of the investment portfolio is vital to ensure that the pension fund still lasts a lifetime. We construct robust retirement portfolios for clients that are designed to produce the income they need, while minimising risk.

Please note that investments can fall as well as rise and any income generated by an investment can fluctuate over time.



ESTATE PLANNING

Our estate planning work with clients delivers solutions for three key problem areas:



Inheritance Tax Mitigation

Many of our clients are understandably concerned about the level of Inheritance Tax that might be due on their estates. We help clients implement advanced, non-contentious estate planning solutions, which often result in tax savings running into six figures or more.



Bloodline Protection

While Inheritance Tax savings are of course desirable, many estate plans often overlook the other large threat to family wealth.

We would broadly classify this second type of threat as 'social impacts', which could include the re-marriage of a spouse, the divorce of a child or the bankruptcy of a beneficiary, all of which can have a far larger impact on an estate than Inheritance Tax.

For this reason, all of our estate planning solutions for clients consider the need to protect their estate, as well as minimise tax, and we will often include specific bloodline protection to ensure that family wealth remains in the family.



Estate Simplification

When someone passes away, it is their executors and family who have the responsibility of managing their estate. We often find at this stage that poor record keeping and general financial disorganisation can make this an incredibly stressful and time-consuming task for loved ones.

As such, as part of our estate planning work with clients we always look to simplify the estate if possible, to ensure that things are as easy as possible for those that we leave behind.

INVESTMENT MANAGEMENT

Our investment management work with clients ensures robust and resilient portfolios:



Portfolio Construction

We construct robust, resilient portfolios for our clients that are designed to create the long-term returns that they need, while exposing their funds to the least risk possible.



Portfolio Monitoring

For clients taking advantage of our on-going financial planning service, the construction of their portfolio is just the start. We then monitor their investment on a regular basis, report to them frequently, suggesting any changes or fund switches, and then rebalance portfolios where required to ensure their portfolio continues to meet its objectives.



TAX PLANNING

Our tax planning work with clients aims to minimise current and future tax burdens:



Legitimate Tax Reduction

While investment returns are clearly an important determinant in the success of a financial plan, the level of tax paid can also have a significant impact on the final result. As such, we give tax planning our full attention.

At the outset we will consider the most tax-efficient way to structure a client's affairs and then we work with them on an ongoing basis to ensure that tax is kept to a minimum each year.

All of our tax planning work with clients is firmly within the scope of HM Revenue & Customs rules. We believe that the best way to minimise tax is to make the best use of commonly available reliefs and exemptions.





WHAT NEXT?

The Institute of Financial Planning sets out a series of questions that you should ask when appointing a financial planner.

You might find these useful when making your decision:

- What are your qualifications?
- What experience do you have?
- What services do you offer?
- What is your approach to financial planning?
- Will you be the only person working with me?
- How will I pay for your services and how much do you charge?
- How often will you review my situation?
- Will you let me have details of your service in writing?

We hope that this guide has given you all of the information you need to make an informed decision about who to appoint as your financial planner.



WANT TO FIND OUT MORE?

To learn more about the services Buckingham Gate provide or to request your initial discovery meeting, please contact us –

telephone: 0203 478 2160, or

e-mail: contact@buckinghamgate.co.uk

– we look forward to hearing from you.

You can also visit our

website: www.buckinghamgate.co.uk



Our aim: To cut through the numerous layers of complexity inherent in the financial markets and present our advice to you in a simple, concise manner.



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Chartered Financial Planners

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