



proficient progress



Proficient Progress

Our Ongoing Service Commitment

Successful Financial Planning is only possible if you have a clear strategy for the future, but we also have to be flexible and able to adapt to constantly changing circumstances. We care about our clients and appreciate that ongoing service is as important as the initial advice that we provide. We strive to deliver the very best level of personal service and the key elements of our future relationship are outlined below.

Annual Review Meeting

At the heart of our ongoing service is regular monitoring of your financial plan. A key part of this monitoring is an annual meeting during which we shall discuss with you anything that may have changed in your life which may have an impact on your plan, e.g. a new job, change to your health etc. We will address any worries or concerns you might have and we will review your Proficient Plan to ensure that it remains current and reflects your desired future lifestyle.

Proficient Portfolios

Our Proficient Portfolios are regularly monitored to ensure ongoing suitability. Our Investment Committee meets quarterly to refresh our philosophy in the light of any new research and empirical evidence which comes to our attention.

We are constantly on the lookout for new funds which could help to reduce unnecessary risk or charges and we will consider these for inclusion in our portfolios.

We act on an advisory basis which means we shall always seek your approval to any recommended changes before we make them.

We also provide:

1. Annual rebalancing to avoid additional risks building with portfolio drift
2. Free fund switching when recommended by the Herbert Scott Investment Committee
3. Arranging income and capital withdrawals
4. Online access to portfolio valuations
5. Written portfolio valuations on request
6. Risk assessments using scientific risk profiling methodology
7. Free Transfer to ISA from General Investment Account



Access

You have telephone access to your adviser and paraplanner during normal working hours and, if neither is available, we'll endeavour to get back to you within 24 hours or another member of our team will be able to help.

Whilst we believe it is important for us to hold an annual review meeting, this is a minimum commitment and further meetings can be arranged with your adviser at any time.

Keeping you Informed

Through our online newsletters, website and blog we will keep you informed about relevant issues and forthcoming events.

Taxation Update

We will endeavour to keep you up to date with current tax legislation as making use of all of your allowances is an important part of any financial review. We will bring un-used allowances to your attention if appropriate and explore any opportunities that may have become available due to changes in legislation.

Health and Family Protection

We will keep your existing life and health insurance policies under review, check that policies continue to be relevant and recommend action to cover identified shortfalls.

Removing the Hassle

We will take the complexity and hassle out of administering your financial life. Your adviser will review documents and correspondence with you and advise what should be kept and then will take away what's left and dispose of them securely.

Professional Update

We will liaise with any other professional advisers you may have, such as accountants and solicitors, to ensure adherence with your strategic plan. For example, on request, we can supply end of year taxation information to your accountant or life insurance details to a solicitor when drafting your Will.

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