



FINANCIAL PLANNING

Our head office offering for Raymond James clients

RAYMOND JAMES

A photograph of two women in business attire sitting at a white table. The woman on the right is speaking and holding a pen, while the woman on the left is listening. A laptop and some papers are on the table. The background is a bright, out-of-focus office space.

Having a financial plan is critical to
your **long-term financial well-being.**

Raymond James is here to help.



Raymond James provides a financial planning service from our head office Financial Planning Department to assist where needed. Whilst your wealth manager will manage your portfolios, a financial planner can work with you and your wealth manager to help provide financial planning advice and together, help you achieve your goals.

Whether you are looking to make sure you have enough money for retirement, or to pass assets onto the next generation, we would work together to make sure that your overall investments are structured in a way that is tax efficient and will help you to stay on track with your overall plan.

There are a number of ways we can help you achieve your goals, as either a one-off service or to work in partnership with your wealth manager on an ongoing basis.

Transactional Financial Planning

We offer a variety of different services on a transactional basis, allowing you access to the expertise of one of our financial planners to help achieve a specific objective.

PENSION PLANNING

Finding the right pension product for you, or ensuring you effectively consolidate your pensions is an integral part of any financial plan. Your financial planner will guide you through the various options available to you to best suit your unique goals and objectives.

Once discussed, your financial planner will then implement any changes before giving you full control of the administration of your pension product. This includes, for example, moving money from the SIPP Cash Account to Raymond James for investment and ensuring there is sufficient money in the SIPP Cash account to cover any income payments or charges.

FINANCIAL HEALTH CHECK

It's important to understand early if you are on track for your planned retirement date (ideally not less than 5 years before), including where you are in terms of your retirement income target, retirement date or possibly the ability to pay off your mortgage.

Our financial planners use the information you provide as well as cash flow modelling to identify any potential shortfalls or for further planning opportunities.

We would ask that you provide us with as much detail as possible, so that we can complete a comprehensive financial health check. It is also prudent to contact us with any changes to your circumstances that impact the plan, so that we can prepare an updated plan if you require.

RETIREMENT PLANNING

Ensuring you have sufficient income for retirement is crucial; this service offers a review of retirement options and subsequent recommendation of the most suitable way of achieving the income that you will need.





This may require drawing income from a number of different sources including pensions, rental properties and other investments you may hold. Most income plans are structured on a 12 month basis. It will be your responsibility to contact us when your income plan is coming to an end, to refresh the plan for you.

INHERITANCE TAX 'IHT' PLANNING

Understanding your Inheritance Tax liability is key to effective estate planning, including how to manage this within the Inheritance Tax allowances. If there are changes to your financial position, we recommend you contact us, as any recommendations that have been made previously may need to be adjusted accordingly.

Your financial planner will ascertain and guide you through your own potential liability and how this can be managed to make the most efficient use of Inheritance Tax and gifting allowances.

If your financial position changes, we can revisit your plan and adjust accordingly.

Service	Fixed cost	Hourly rate	Other
 Pension planning	£1,100	-	If more than 3 schemes, additional £275 per scheme
 Financial health check	-	£165	Estimated time 5-6 hours. More for complicated cases
 Retirement planning	-	£165	Estimated time 5-6 hours. More for complicated cases
 Inheritance Tax planning	-	£165	Estimated time 6-8 hours. More for complicated cases




All costs are inclusive of any VAT that may apply.

For all of the transactional services in this document, it is the responsibility of your financial planner to ensure the advice is suitable for you and is in your best interest. All recommendations will be made with a view to meeting your objectives and based on the information you have provided.

Ongoing Financial Planning

We also provide financial planning services designed to meet your needs on an ongoing basis.

This will help you stay on track for your future goals and to make sure you are meeting your objectives.

 Client type	 Initial Financial Plan cost	 Ongoing cost
Individual	£1,750	£1,250
Couple	£3,000	£2,500
Family (adults and children)	£4,000	£3,500

Additional costs may apply for new recommendations.

VAT may apply in certain circumstances and will be an additional cost if it does apply. Your Financial Planner will make you aware of whether VAT applies.



YOUR CLIENT JOURNEY

INITIAL MEETING

Fact-finding and goal setting with your financial planner

FORMATION OF INITIAL FINANCIAL PLAN

Using cash flow modelling your financial planner will provide relevant recommendations

DISCUSS AND ADVISE

Using those recommendations your financial planner will provide you with suggested changes you should make to your finances to best suit your goals

IMPLEMENTATION

Once agreed, these changes will be made by your financial planner and relevant admin completed

ADJUSTMENTS

Once implemented your financial planner will continue to monitor your finances to ensure they are on track to meet your goals, but you are free to contact them whenever you require

COMMUNICATION

If there are any significant changes that may impact the recommendations made in your Initial Financial Plan, it's important you make your financial planner aware

REVIEWS

Your financial planner will meet with you annually to discuss your Initial Financial Plan, any important changes and to ensure the plan is still working for you and your long-term goals



LIFE WELL PLANNED.

RAYMOND JAMES

WWW.RAYMONDJAMES.UK.COM

RAYMOND JAMES FINANCIAL PLANNING

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