MAKING SMARTER DECISIONS FOR A BETTER QUALITY OF LIFE

PenLife Associates
Chartered Financial Planners

We believe that success is measured not by performance statistics but by our clients' success in achieving their life goals.

We've developed a deeper and more fulfilling process to help you discover your life goals and assess the steps you'll need to take to achieve them.

Most financial planners advise in black and white. Here at PenLife, we advise in...

COLOUR

We're so sure we can help you reach your financial and life goals, we offer a no-quibble money-back guarantee. If you're not 100% satisfied with our service after the initial 12 months, just tell us why and we'll refund all the fees you've paid us so far.

"We have known for a long time that managing your finances effectively leads to increased well-being and a better quality of life."

-Carol Sergeant, UK Government Adviser

OUR CLIENTS ARE OUR BIGGEST FANS

We could spout off about how good we are and how much we care about our clients, but we think it's best if it comes from them. Here's what a few of our clients have to say:

"No-nonsense, down to earth practical advice that's easy to understand. It's obvious they have your best interests at heart."
-Ms S S, York

"Thank you for all the advice you gave me just at the right time. Everything is in place and the whole family is financially sound and settled. This couldn't have happened without your very well timed intervention and I can't thank you enough."
-Mrs J H, Newcastle

"I contacted PenLife who arranged for an adviser to visit me in my home. They helped me complete all the paperwork and the whole matter was completed very quickly and I am now so relieved. Thank you PenLife."
-Mrs M D, Wigginton, York

"Just a short note to thank you for your invaluable help in sorting my pensions. Thank you for explaining things so clearly and making the whole exercise so straightforward. I am beginning to look forward to my new way of life; not getting up at the crack of dawn, especially in cold weather, does have a certain appeal!"
-Mrs D M, Barmby Moor, York

IT'S ALL ABOUT RELATIONSHIPS

Developing your financial plan to help you reach your goals involves the highest levels of mutual trust.

We'll help you work out where you are now, and where you want to be. Wherever that is, we'll be with you every step of the way.

To do this we need to go way **DEEPER** than most advisers. Here's our process:

Discover and explore your financial goals

Evaluate your current financial situation

Estimate the resources you'll need to get you to your goals

Plan out the route to get you where you want to be

Execute the current financial action plan

Review and revise regularly to make sure you're on track

At different stages of your life, you'll have different priorities. We'll help you prioritise the most important steps you need to take to keep your plan on course to help you reach your goals:

FAMILY PROTECTION

Protecting your family against unforseen catastrophies is the foundation of financial planning. Replacing your income in the face of adversity can take the financial pressure off when you need it most.

MAKING THE MOST OF YOUR SAVINGS

Low interest rates and inflation can kill your savings. Sure, you need an emergency fund. But long term goals need long term investment to avoid inflation and/or tax eating away at your purchasing power.

WEALTH PRESERVATION

When you've been sensible with money all your life, you'll want to make sure your family benefits from your hard work. We can help you make smart decisions so your family - not the tax man - inherit.

SAVING FOR RETIREMENT

Saving for retirement the smart way can add thousands to your pension. Rules around pensions are increasingly complex, and it's easy to get this wrong. And when the time comes to swap your pension savings for retirement income, getting it wrong will cost you, and your family, for the rest of your life - and beyond.

AT RETIREMENT

When it's time to give up work and enjoy a well-earned retirement, you'll need to be sure you have a sustainable income for the rest of your life – no matter what happens. We can help show you what this looks like and reassure you as you move through your retirement. Which means you can get on with living.

LIFETIME SECURITY

You wouldn't build a house without secure foundations and it's the same with financial planning. Getting this right means you can build a lifetime of security.

OUR COMMITMENT TO YOU

Your trusted financial planner will become a big part of your life. We will meet regularly to review your financial plan, and will keep you up to date on financial issues. Our services include:

- Regular meetings with your adviser
- Unlimited access to the service team
- Access to the PenLife model portfolios
- A copy of our monthly newsletter 'In The Know'
- Regular emails on topical issues
- Annual income, capital, tax and risk review

WHAT ABOUT FEES?

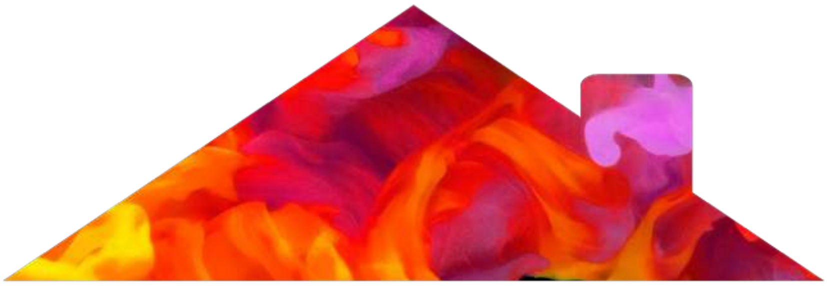
The fees we charge depend upon the work we are doing for you, the solutions we implement and whether we or a third party will be managing any ongoing investment reviews.

We will tell you the likely fees before you agree to proceed with any of our recommendations.

INITIAL FEE

Typically, we charge an initial set up fee for analysis, recommendation and implementation of your financial plan:

Initial Investment	Initial Fee (as% of initial investment)
The first £80,000	3%
The next £320,000 (up to £400,000)	1%
The next £400,000 (up to £800,000)	0.5%
Additional assets over £800,000	0.1%



TAX PLANNING & WEALTH PRESERVATION

INVESTMENTS - TO BUILD LONG TERM SECURITY

PENSIONS - FOR A SECURE RETIREMENT

SAVINGS/EMERGENCY FUND

MORTGAGES/BORROWING TO ACQUIRE INCREASING ASSETS

PROTECTION AGAINST UNFORSEEN CATASTROPHES

ANNUAL SERVICE FEE

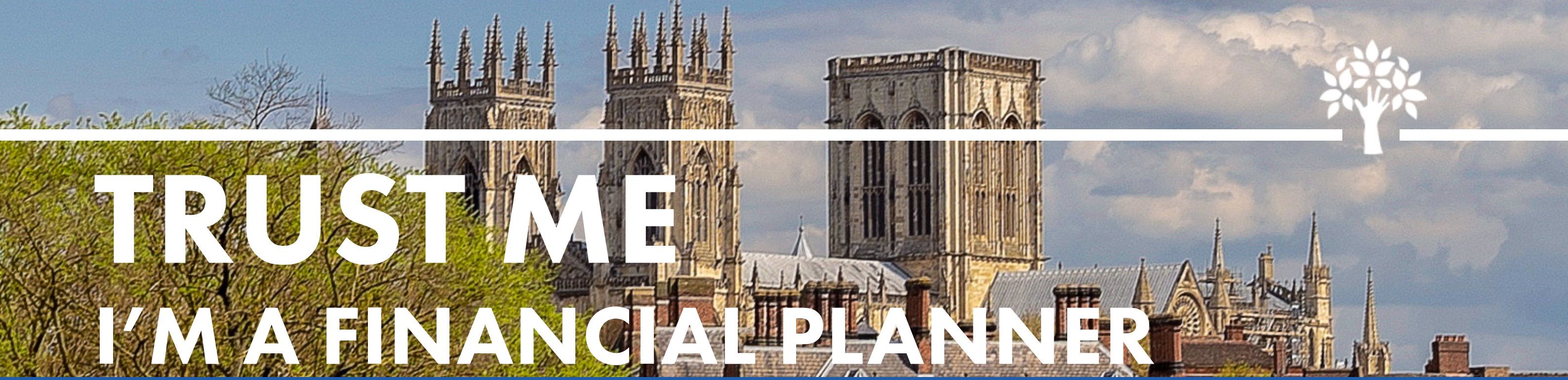
Our annual service fee depends upon your level of investment, whether we or a third party are managing your investments, and your service level. Typically, our annual service fee will be between 0.5% and 1% of the fund invested per annum. We will tell you the likely annual service fee before we proceed with any of our recommendations.

PLATFORM/FUND CHARGES

We have been able to negotiate favourable terms with platform/wrap providers (technology platforms that we manage our portfolios on) and many fund managers.

TOTAL CHARGES

An illustration showing total charges will be provided with our recommendation(s). Whilst charges are important they should be considered in conjunction with the value being added by the service provided.



TRUST ME
I'M A FINANCIAL PLANNER

In a world of complex and conflicting information it can be difficult to know who to turn to for financial advice. We go out of our way to get independent accreditations, which means you can be reassured you're dealing with advisers with the very highest standards of advice and client care.

The Consumer Association 'Which' insist on the highest standards when referring its readers for advice, including Chartered Status and the BS8577 Kite Mark. PenLife is one of only a handful of firms to hold these prestigious accreditations.

We also have many excellent reviews on independent review sites such as Vouchedfor and Unbiased.

Chartered
Financial
Planners

CHARTERED STATUS

We were one of the first practises in Yorkshire to earn Chartered status from the Chartered Insurance Institute, which demonstrates professional commitment to raising standards of knowledge, capability and ethical practise.

BRITISH KITE MARK BS8577

BS8577 is awarded to financial planning firms who can demonstrate they have the operational framework to deliver a first class service to their clients. We believe we are the only financial planning practice in Yorkshire to hold both the Chartered status and BS8577.

vouchedfor
250
IFA

VOUCHEDFOR

Most of our advisers feature on 'VouchedFor' - an independent service that helps you get the best advice on your biggest decisions by listing professionals with the necessary permissions and best validated client reviews.

UNBIASED

Unbiased is a free service connecting millions of consumers to great independent and impartial advice in their area.

NO RISK, 100% MONEY BACK GUARANTEE

We're so sure we can make a difference to your financial future, we offer a no-quibble money back guarantee. If, within the first 12 months, you're not 100% satisfied with our service, just tell us why and we'll refund all the fees paid. So you've got nothing to lose.

DON'T RISK GETTING IT WRONG

The decisions you make around money can affect you and your family for the rest of your life - and beyond. Yet most people spend more time planning their holidays than planning their financial security!

Why not spend just a little time getting a grip on your finances so you can get on with what's really important - living your life.

Call us now for a **FREE** no obligation chat - we speak your language.

01904 661140

@penlifeuk @PenLifeUK www.facebook.com/PenLifeAssociates www.linkedin.com/company/pen-life-associates

Professional Adviser
BEST FINANCIAL ADVISERS TO WORK FOR 2018

BS 8577 CERTIFIED

Chartered Financial Planners

New Model Adviser TOP 100 2017 EDITION

money marketing AWARDS 18 FINALIST ADVISER FIRM OF THE YEAR