Reward Financial Services Ltd

Premier provider of
Independent Financial Advice

Welcome to Reward Financial Services Ltd

Reward Financial Services is firmly positioned as a premier provider of Independent Financial Advice to both private and corporate clients. Based in West Yorkshire, we understand the major financial decisions you make will have significant and life-changing consequences. It is therefore essential that you seek professional independent financial advice from people you can trust.

Reward Financial Services Ltd provides impartial, unbiased and objective independent financial advice with a view to protecting and enhancing our clients' wealth and sense of well-being.

We feel that client engagement is a big part of the relationship, things are explained in a way that simplifies the financial jargon. We want our clients to be as passionate about their future financial goals as we are about making sure that they are on track to 'live' their life. Money doesn't always have to be earned; wealth can generate greater wealth by efficient management, administration and tax planning.

Whether you are seeking to build an investment portfolio, create a tax-efficient retirement strategy or looking to protect and safeguard the future of your loved ones, we have the expertise to provide the solutions.

IMPARTIAL ADVICE OF THE HIGHEST QUALITY

At Reward Financial Services Ltd, we use state-of-the-art technology, enabling us to meet all of our clients' financial needs and achieve their objectives in the most cost-effective way. This is important because there are thousands of different investment options available, and our clients want to be certain that any investment, pension or insurance recommendations that we present for consideration are the most appropriate to their individual needs.

In other words, recommendations that are totally in our clients' interests – not someone else's.

BUILDING REWARDING RELATIONSHIPS

Our initial consultation is without charge, after which we provide in writing a full explanation of costs. We do nothing until we have a thorough understanding of our clients' requirements.

With that knowledge, we can identify the products that will enable our clients to achieve their goals, delivered by an entirely personal service. We then prepare and analyse recommendations, assessing benefits against cost.

Our final proposals are well-researched and constructed on the basis of what's best for our clients and nobody else. And, of course, we are prepared to work alongside our clients' accountants and solicitors.

We firmly believe in the importance of working together to build rewarding relationships, and working closely with our clients enables us to help them fulfil and achieve their objectives.

Our Approach

CREATING A PROFESSIONAL FINANCIAL PLANNING STRATEGY
At Reward Financial Services Ltd, we make sure we take the time to understand your needs, goals and preferences before we make any recommendations – this is the process we follow:

1. INITIAL CONSULTATION
Before making any recommendations, we seek to fully understand your situation. We do this prior to and during our first meeting with you.

During the Initial Consultation, we discuss and explore your financial goals as well as take note of your existing arrangements. We take this opportunity to explain the scope of our services and the costs that may apply.

This is your opportunity to get to know your adviser, understand the benefits of seeking professional financial advice and ask any questions that you feel are relevant.

2. DISCOVERY MEETING
We will document details on your personal and financial circumstances, taking into account your existing assets and resources. From there, we'll discuss your goals and aspirations as well as your attitude to risk. What we gather will form the foundation for our future analysis and recommendations. By taking the time to really get to know you and what's important to you, we can deliver better outcomes.

We take into account your personal objectives and time frames to achieve these goals, as well as the level of risk you are willing to take. We blend all this information to create a realistic strategy and map to reach your goals.

3. ANALYSIS AND DESIGN OF YOUR FINANCIAL PLAN
After we have gathered all the necessary information from you, we'll turn our attention to analysing this information.
We use the latest analytical tools to understand the breakdown of your existing assets and how these are performing against your objectives.

Once we have completed our analysis, we'll structure the recommendations using the most suitable options from those available. We'll also take into account your tax situation, making sure your assets are invested in the most tax-efficient manner.

4. IMPLEMENTATION
We start from the principle that there is no point in recommending an investment plan that can't be easily explained or one that you won't understand.

Our recommendations are presented to you in a clear and straightforward way. We also provide a written explanation of our recommendations in a language that's designed to be understood. These recommendations can be provided to you by email or hard copy, whichever format you prefer.

With your agreement, we will implement our recommendations for you.

5. ONGOING REVIEW
We will review your financial affairs at least once a year, offering you a choice of face-to-face, phone or webinar meetings. The frequency and mode of communication will vary depending on your chosen level of support.

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Investments

Typically, many of our clients may want to invest money as a lump sum or on a regular basis to build up a capital sum for the future. You might be planning for your retirement, looking to generate investment income to top up your pension, saving for a deposit to buy a property or buy a holiday home, providing for school fees, or simply creating a secure nest egg for the future.

Reward Financial Services Ltd provide solutions for the diverse needs of our clients, enabling each individual to structure their finances as efficiently as possible. There are many different ways to grow your wealth: from ensuring you receive the best rates for short-term cash management, to a more complex undertaking of creating an investment portfolio to grow your wealth for the long term.

Reward Financial Services Ltd can help you make informed decisions about the investment choices that are right for you by assessing your life priorities, goals and attitude towards risk for return. Any number of changing circumstances could cause your wealth to diminish, some inevitable and some unpredictable – new taxes and legislation, volatile markets, inflation, and changes in your personal life. Structuring your wealth in a way that minimises the impact of these changes is essential.

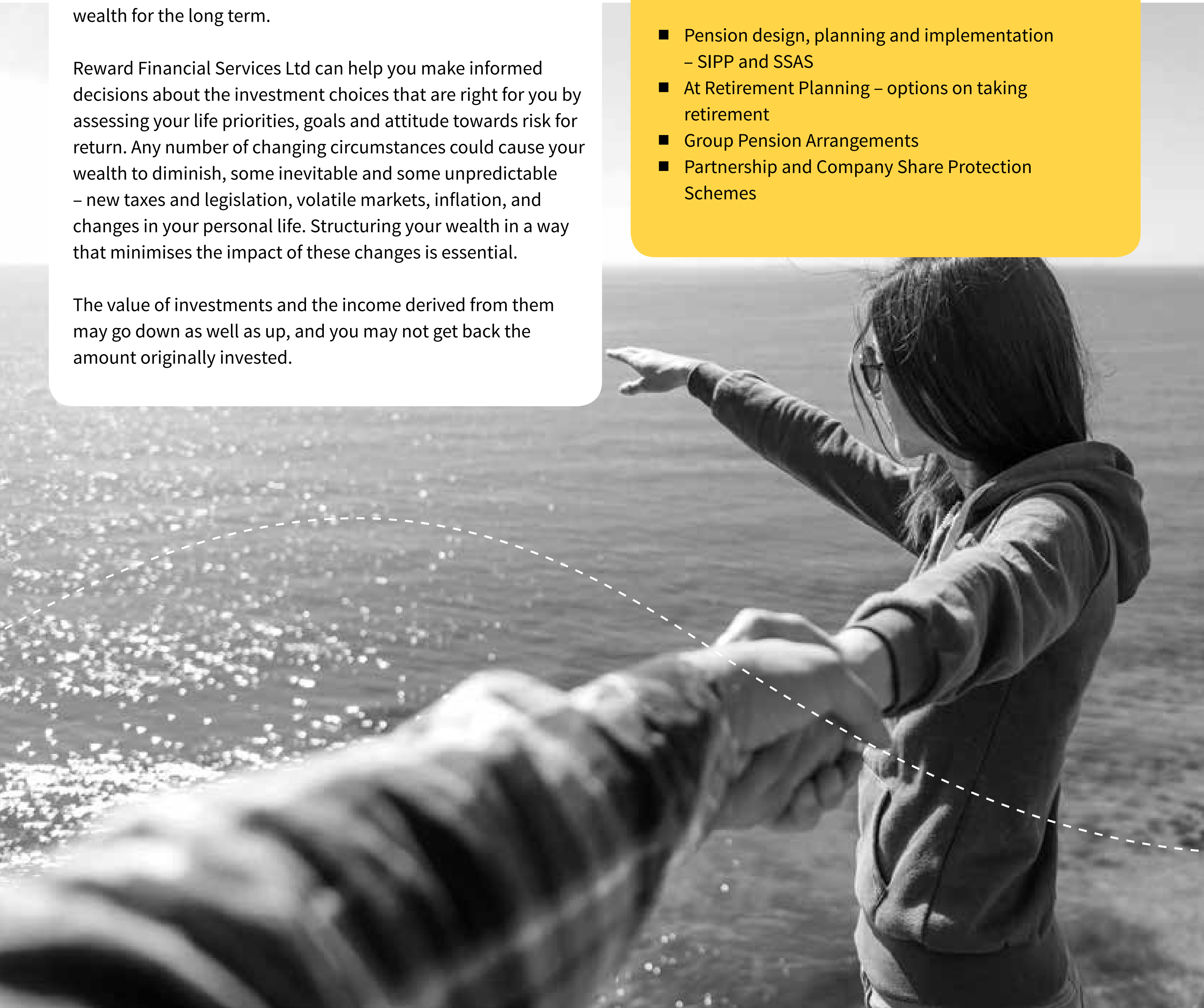
The value of investments and the income derived from them may go down as well as up, and you may not get back the amount originally invested.

PRIVATE CLIENT SERVICES

- Wealth Management
- Investment Strategies
- Pension design, planning and implementation
- Options on taking retirement income
- Strategic Tax Planning
- Life and Health Insurance
- School and University Fee Planning

CORPORATE CLIENT SERVICES

- Pension design, planning and implementation – SIPP and SSAS
- At Retirement Planning – options on taking retirement
- Group Pension Arrangements
- Partnership and Company Share Protection Schemes



Pensions

The pension landscape is an ever-changing world, especially with the introduction of the pensions freedom legislation, and it can be difficult to keep track of what options are available with regards to your retirement planning.

Reward Financial Services Ltd work with you to consider all the options, based on your needs and risk appetite. As part of the financial planning process, it is our job to blend the savings/ investment vehicles that will yield the most efficient income in retirement.

Planning for your retirement is possibly the most important financial decision you will ever make. With life expectancy increasing year on year, we are now seeing the potential to spend almost as many years enjoying retirement as we have spent saving for it. Planning for it correctly will provide you with the standard of living you wish after you stop work.

Forward planning for your retirement can mean having the reassurance of financial security in later years, rather than the worry of wondering how you will cope. A comfortable lifestyle in retirement is something to which we all aspire, and increasing longevity means that we all need to make extra provision for that retirement.

Protection

Personal protection is an essential must-have to secure the future for both you and your family if an unexpected life event happens. The security and opportunity your wealth brings can be protected for generations, but there are many things to consider. Premature death, illness and loss of income (to name but a few) all need to be considered in an effective protection planning strategy.

Reward Financial Services Ltd are on hand to sit down with you and discuss all your requirements and needs – advice that may prove invaluable when protecting the important things in your life.

We can help you deal with the ‘what ifs’ in life such as illness, injury or even death. By thinking about these things now, you can plan ahead and gain peace of mind that you and your family will be looked after financially.

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Tax and Estate Planning

Inheritance Tax can potentially be your largest cost, charged at a penalising rate of 40% over the Nil Rate Band. This becomes especially expensive for most as they have probably already paid tax while growing their assets.

The subject of wealth protection can be an emotional and complex matter. By making use of lifetime planning opportunities and tailor-making Wills and trusts to your particular circumstances, you can ensure that your valuable assets are retained for future generations in the most financially prudent and effective way.

At Reward Financial Services Ltd, we believe the preservation and constructive transfer of wealth are primary components of a successful wealth protection strategy. While assets can grow over a lifetime, so can the need to consider a variety of products and services to protect wealth for the future. A forward-looking and integrated wealth protection strategy will help ensure a lasting legacy for you and your loved ones.

We are able to give tax-efficient advice to our clients and allow for actions that can mitigate the potential tax liability. The key is to start planning ahead rather than leave it until later.

Please note that tax planning is not regulated by the Financial Conduct Authority.

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Our Core Fundamentals – for you to take control of your financial future

To help our clients make distinctive, lasting and substantial improvements in their financial futures, and to develop a relationship that develops and excites clients into the future.

OUR VALUES

- Adhere to the highest professional standards
- Put client interests first
- Observe high ethical standards
- Preserve client confidence
- Maintain an independent perspective
- Manage client and firm resources cost-effectively
- Improve our client position
- Use our contacts to deliver the best advice to all clients
- Bring innovations in investment practice to clients
- Build client capabilities to sustain improvement
- Build enduring relationships based on trust
- Develop clients through support and mentoring
- Transparency of charging

SUITABILITY OF ADVICE

You can rest assured that the advice you will receive is suitable, compliant and tailored to help you make the right decision.

We are authorised and regulated by the Financial Conduct Authority.

We have a complaints process in place. If for some reason we haven't been able to resolve your complaint or you are not satisfied with the resolution, you can refer your complaint to the Financial Ombudsman service.

You can check us on the FCA register at *https://register.fca.org.uk/* or call the FCA on 0800 111 6768.

You can also find us on Unbiased.co.uk which features ratings and reviews left by existing clients.

CHECKLIST

Please find a checklist for the information required when completing a financial review. Whilst not an exhaustive list, it is helpful to have the below information to hand:

- Employment/Self-employment details
- Dependents
- Income
- Expenditure
- Assets
- Liabilities/loans
- Mortgage
- Investments
- Pensions
- Savings
- Insurance policies

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