



FINURA

WHO ARE FINURA?

We are a multi-disciplinary financial planning practice for private clients, business owners and trustees. Finura was founded in 2014 with a vision to be the most highly-referred name in financial services, delivering exceptional client service from start to finish.

In order to create one of the best financial planning firms in the country, we have brought together broad advice permissions, efficient compliance and cutting-edge technology at a highly competitive cost. In addition, in collaboration with Schroders, we have access to the award-winning global and institutional expertise of one of the world's largest private investment houses and we work collaboratively to create a real-time house view on global economics, which keeps clients abreast of relevant factors that may impact plans.

Leaning on cutting-edge behavioural finance research and using Lifestyle and Cash Flow modelling software, we see our job as empowering clients to make better financial decisions to meet their lifestyle needs and to collaborate with clients to deliver innovative ideas and a unique plan delivered with integrity and personality.

2018 - Money Marketing Awards

Adviser Firm of the Year

FINALIST

2017 - Money Management Awards

Tax Efficient Investment Planner of the Year

WINNER

2017 - Retirement Planner Awards

Best Individual Pensions Firm of the Year

(South East and Anglia Region)

HIGHLY COMMENDED

2017 - Professional Adviser Awards

Best Client Engagement

HIGHLY COMMENDED

2017 - Corporate Adviser Awards

Corporate Adviser Firm of the Year

FINALIST

2017 - Professional Adviser Awards

Adviser Firm of the Year

FINALIST

2016 - Financial Innovation Awards

Excellence in Customer Experience

FINALIST

2016 - Financial Innovation Awards

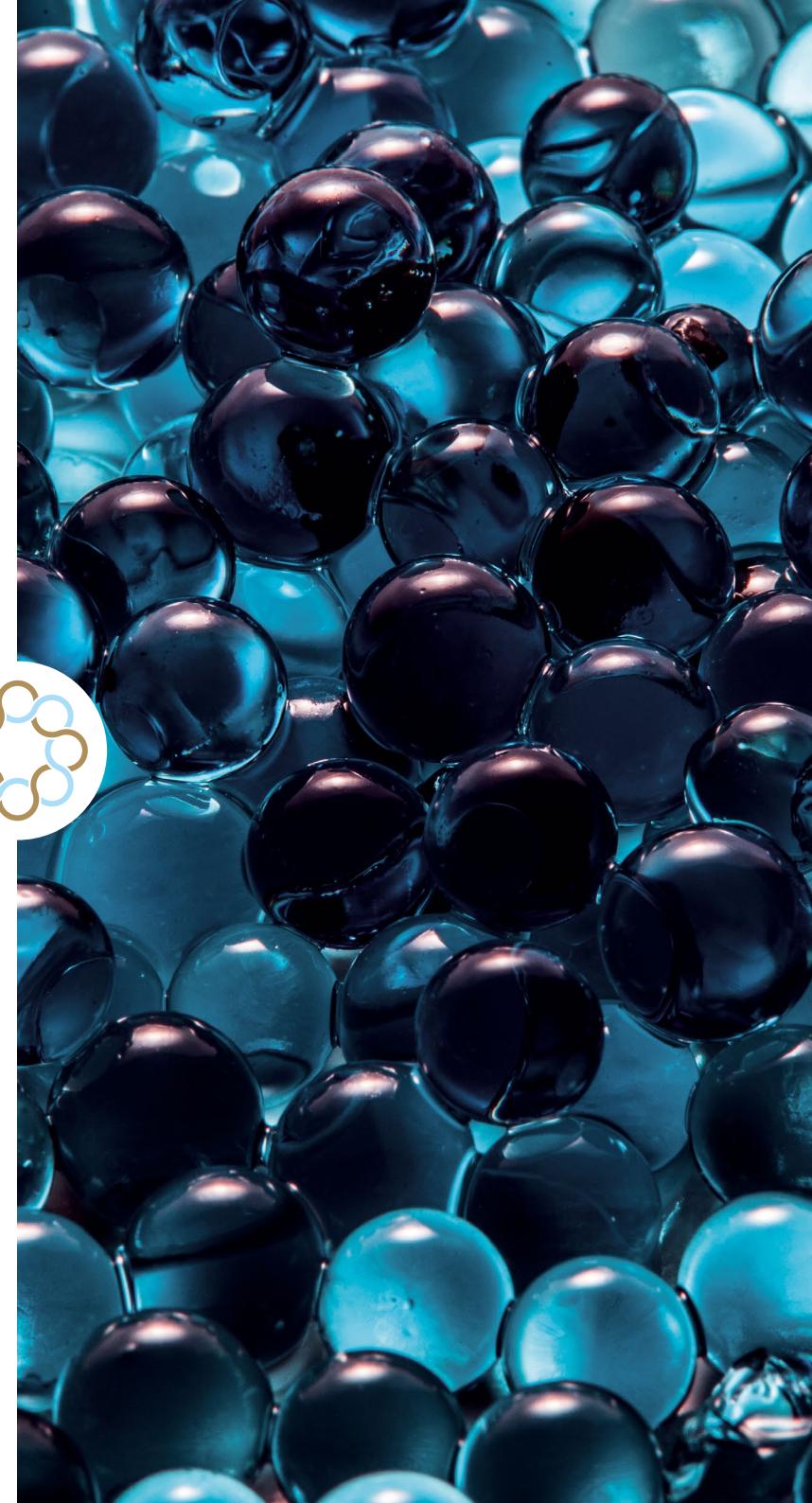
Best Financial Start-Up

FINALIST

2016 - Lloyds National Business Awards

New Business of the Year

FINALIST





HOW WE ADD VALUE

We believe that a competitively-priced, effective investment solution should be a pre-requisite for a planning firm, not a point of competitive difference. Whilst we believe we have a market-leading investment proposition covering active and passive management and everything in between, we have focused our efforts on building a service that showcases how we add real value to your plan, above product selection and fund picking.

To us, investment is just one part of the lifestyle planning wheel; goal setting, behavioural coaching, tax planning, dissemination of timely and relevant information and swift implementation of plans are what we believe drive our client's financial success.

Our approach is to spend time to learn about you, your family, your business and any professional and personal lifestyle aspirations. We have a deep understanding of what makes every client an individual, what is important to you, what you want to achieve and when you want to achieve it by. We also place an enhanced focus on Lifestyle Modelling, which uses sophisticated software to allow clients to create personal, visual plans to reach their financial objectives. Only once we have this personal journey mapped, can we prescribe a solution to safeguard your financial future.

We believe this combined proposition is unique to the market and delivers exceptional value-add at a highly competitive cost.

From SME's to high net worth individuals, our goal is the same – to empower clients to make better financial decisions to meet their lifestyle needs in the quickest timeframe possible.

HOW WE WORK

1 ENGAGEMENT

An introductory meeting to fully explain how our service works, identify your primary objectives and answer any questions.

2 DISCOVERY

Here we take the conversation to the next level and expand upon your objectives and define your goals. We will now endeavour to agree a scope of work and provide a fee estimate.

3 RESEARCH & ANALYSIS

This is where we obtain a full picture of your current financial position and any existing plans you may have. We will then begin work on a solution.

6 ONGOING SERVICES

Most clients agree to an ongoing service from us. This allows us to meet regularly and be pro-active to ensure your plans stay on track.

5 IMPLEMENTATION

Once you fully understand our recommendations, how they work and choose the right ones for you, we put them into action.

4 RECOMMENDATIONS

We will present our recommended solutions and demonstrate how and why these have been designed to achieve your goals.

7 STAYING IN TOUCH

Our business is founded on regular client communication and we will keep you updated with relevant and timely communications.

8 REVIEWS

We will meet with you at least once a year to discuss your plans' progress to ensure they remain on track and make any necessary adjustments.

9 ALWAYS ON CALL

If you want to talk to us about anything at all, you can contact any member of the team, at any time.



LIFESTYLE MODELLING

Lifestyle planning and modelling is about defining, committing and translating your individual aspirations into a visual financial plan. We believe our role is to help you navigate the 'transitions' in your life and to create a roadmap that we are both accountable towards delivering.

With the help of industry-leading software, we can simulate 'what if' scenarios such as early retirement, buying a holiday home or the affordability of private education. We can answer questions such as 'How much income can I take?', 'What would happen in a market downturn?' or 'How are my assets best combined for maximum tax efficiency?'

In mapping your lifestyle aspirations, we can ensure that the complexity of decision making is reduced, and your goals become personal and identifiable.

BEHAVIOURAL FINANCE

Without knowing it, we are all subject to biases and prejudices, many of which are unseen and a function of our subconscious. Are you more strongly driven by the fear of losing or the chance of winning? Are you influenced by an experience that was in fact luck not skill? Do you have a short or long-term outlook? Whether a seasoned investor or just starting out, if left unrecognised, these traits can lead to erroneous decision making.

At Finura our role is to help you identify these biases or tendencies and to strip back the media noise and conflicting information to deliver planning that works because it is proven, not due to timing or luck. We believe in empowering clients to make rational financial decisions that will bring their individual journey to life; we achieve this by helping clients to define their own values as well as their family, business, professional and personal lifestyle aspirations.

We also take the time to understand the behavioural thoughts, feelings and emotions that drive your financial decision making and use this insight to develop a solution that puts analysis ahead of instinct but that fits with you as an individual.

Only once we understand how you really 'feel' about investing your finances, are we able to design a solution that will work for you and sits comfortably with your approach to investment and risk.





RETIREMENT PLANNING

Retirement is one of the biggest life changes you will face so it is vital that you prepare for it properly. In the past few years new drawdown legislation, tax treatments and reductions in the lifetime and annual allowances have made pensions an increasingly complex area, and getting the right guidance is crucial.

The further in advance you start planning for it, the more you improve your chances of achieving the retirement you want. However, even if your retirement is close and you've done little to prepare, any action you can take now is generally better than none.

Our first question to you will be "Where are you now?" followed by "Where do you want to be?". We will provide lifestyle and cash flow modelling to identify shortfalls and we can then create a plan to solve them.

Finura will then help you to create a robust and tax efficient retirement plan designed to provide security and flexibility in retirement.

Pre-Retirement

You are near enough to retirement to have some idea of your preferred lifestyle and your goals. This is the time to work out how you will afford them, so you can take any necessary action to boost your retirement income.

At Finura, we can provide cash flow modelling which will assist in helping to determine how much you should save and how long it will take to achieve your desired retirement lifestyle. We will also advise on which investment options work best together and how to ensure your money is working as tax efficiently as possible.

At Retirement

At this point you should be actively considering how you will take your income in retirement and from what source first. No matter how much (or how little) preparation you have done so far, the actions you take now can make a surprisingly big difference to your retirement income.

Our team of advisers can help you to decide if you want to stop working fully or ease into retirement. We can then weigh up the options of how best to use your pension savings or other assets to be as tax efficient as possible.

In Retirement

Although you are already in retirement, there are still plenty of options available to help you manage any changes in your plans and continue to make the most of the savings you have accumulated. It may be a change in investment strategy or risk profile or there may be a more tax efficient way to draw your income. Inheritance tax planning may now be a consideration.

At all stages, our team can advise on:

- Asset allocation
- Risk mapping and profiling
- Pension, Lifetime and Annual allowance
- Cashflow modelling
- Defined Benefit and Money Purchase analysis
- Income & Flexi-access drawdown
- Annuity purchase
- Death benefits and Inheritance Tax Planning
- Personal, SIPP, Company & SSAS pensions

The Financial Conduct Authority does not regulate tax and trust advice.





INVESTMENT PLANNING

Deciding that you would like to invest is often the easy part; knowing how to quantify risk and choose from hundreds of investment strategies is harder. At Finura, we apply a consistent framework to help identify your investment goals and appropriate solutions.

We believe that access to good value, above benchmark investment solutions should be a pre-requisite of a financial planning firm. We have built our proposition to deliver a wide variety of investment strategies and risk rated, diversified, multi-asset solutions. Whether you prefer active or passive management, higher risk or guaranteed solutions, we will implement the right blend to help meet your financial and lifestyle goals.

Where clients have a specific area they would like to invest in, or sector they wish to research, we can access industry-leading research technology to help you make an informed choice.

We can provide research on and access to a wide range of investment houses and styles. Some common strategies include:

- Bespoke Discretionary Fund Management
- Model Portfolio Management
- Self Selection through fund supermarkets
- Structured Products
- Guaranteed Funds
- Smoothed Funds
- Venture Capital Trusts
- Enterprise Investment Schemes

TAX PLANNING

You cannot avoid paying tax, but you can help reduce the amount of tax you pay by making full use of the reliefs and allowances available to you.

At Finura we will audit your affairs to ensure you are tax efficient, both now and in the future. We will monitor legislative reform, communicate quickly and adapt plans as necessary.

Throughout, Finura will ensure that you are as tax efficient as possible and aware of planning opportunities that are specifically available to you.

There are many reliefs at a client's disposal, above and beyond pension and ISA planning. Where appropriate, we can advise on Enterprise Investment Schemes, Venture Capital Trusts, Business Property Reliefs, Gifting and Investment Bond wrappers. If used effectively, these structures can provide significant monetary benefit to clients in addition to investment returns.

Finura has access to an industry-leading range of tax wrappers, commonly including:

- Pensions
- ISAs
- Investment Bond wrappers
- General Investment Accounts
- Enterprise Investment Schemes (EIS)
- Venture Capital Trusts (VCT)
- Business Property Reliefs (BPR)
- AIM portfolios
- Family Investment Companies

The Financial Conduct Authority does not regulate tax and trust advice.





INHERITANCE PLANNING

Our goal is to minimise the exposure our clients have to the 40% inheritance tax rate and, ultimately, to protect your wealth. There are numerous opportunities to reduce inheritance tax. Strategies are particularly effective when grandparents, parents and children work together. Your goal may be legacy creation, estate preservation, or a combination of the two. Regardless of the objective, we can help blend peace of mind with control, access, security and simplicity.

Once we have a thorough understanding of your objectives, we can help you to decide on the best set of solutions for you.

Common strategies include:

- IHT exempt or IHT efficient investment and tax wrappers
- Use of personal and family exemptions and allowances
- Gifting
- Trusts
- Life cover and whole of life planning
- Business Property Relief
- Charitable giving
- Will writing and trust planning

The Financial Conduct Authority does not regulate will writing, tax and trust advice.

INSURANCE & PROTECTION

We insure a lot of things in our private lives. We have contents and travel insurance, phone and car insurance but we often forget about the most valuable asset – ourselves.

Whether you are looking to protect debt, lifestyle, or both, Finura can audit your current personal and work insurance and provide solutions to ensure that you and your family are comprehensively protected. We always make sure to set up any insurance in the most tax efficient and cost effective way available. Where possible, Finura only uses insurance services that have been awarded a 5 star Defaqto rating.

We can provide advice across a wide range of protection and insurance options, including:

- Life insurance
- Critical Illness cover
- Private Medical insurance
- Permanent Health insurance
- Whole of Life insurance
- Family Income Benefit insurance
- Home and Contents insurance
- High Value and Luxury Item insurance





MORTGAGE ADVICE

Our mortgage service takes the stress and hassle out of applying for a mortgage. Through extensive knowledge of the lending market and with a dedicated client support team, we can ensure a swift and hassle-free completion.

Every lender is different, and will treat your application as such. Knowledge of the market is vital in ensuring that you get matched to the best lender for your circumstances. Our strong relationships with mortgage underwriters ensures that we can put together the best possible case to get your application accepted.

Whether you are employed, self-employed or have corporate finance requirements, we can offer face-to-face or remote mortgage advice.

We can access a wide range of lenders and mortgage types including:

- First time buyers
- Commercial mortgages
- Buy-to-let mortgages
- Remortgaging
- Bridging loans
- Let-to-buy mortgages
- Development finance
- Freelance & Self-Employed mortgages
- Mortgages for Doctors
- Mortgages for Directors
- Interest only mortgages
- New build apartment mortgages
- Contractor mortgages

Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate that it will be approximately £300 dependent upon the type of mortgage finance we arrange and whether or not we receive a commission from the lender/mortgage provider we use to arrange your mortgage finance.

For Self-Employed mortgages, a minimum of 3 years accounts will be required.

CORPORATE FINANCIAL PLANNING

Being an SME ourselves, we understand the challenges that business owners face, and how best to overcome them. We work in partnership with your business, providing continuous support to implement a range of financial planning solutions including:

Auto-enrolment & Pension support

Our team of qualified advisers and client support team are ideally placed to help SMEs implement solutions. Finura will guide you through workplace legislation, workforce assessment, scheme selection and implementation. Our aim is to minimise the impact of pension implementation on your business. This means less time spent on market research and administration.

Company and Staff benefits

One of the biggest challenges faced by business owners is how to attract and retain key staff. Finura will research what your competitors are providing for staff to ensure that any benefits package is relevant to your industry or profession. Again, we will manage the process from the design of the package through to implementation. We will also ensure that any benefit we propose is set up in the most tax efficient way possible.

Risk mitigation and Insurance

Risk mitigation for business owners is crucial to company longevity. Finura can help to identify risks that may exist within a business. This can be inclusive of identifying key people, ensuring shareholders are protected, right through to buildings and contents insurance. Different businesses carry different risks, so we ensure that anything set up is specific to your situation. We will help to see your renewal date as more of an opportunity than a chore.

Tax efficient cash extraction

Finura can help business owners extract cash efficiently, whether your business is at the start or the end of its life. We understand that there is often a hard choice between personal risk and having access to funds for growth or working capital. With interest rates at historic lows, we also help businesses invest the money otherwise sat on their balance sheet to maintain its real value.





GET IN TOUCH

We have no set agendas and any initial conversations or meetings are on our time.

Make contact to start a conversation today.

Finura Partners Limited
Level 2, Juxon House
100 St Paul's Churchyard
London, EC4M 8BU

E: enquiries@finurapartners.com
T: +44 (0) 20 3102 7730

Finura Partners is an Appointed Representative of Evolution Wealth Network Limited who are authorised and regulated by the Financial Conduct Authority and based at Sussex House, North Street, Horsham, West Sussex, RH12 1RQ.

Finura Partners Limited are registered in England under Companies House number 09560937, 15 Bowling Green Lane, London, England, EC1R 0BD.



FINURA

Level 2, Juxon House, 100 St Paul's Churchyard, London, EC4M 8BU
T: +44 (0)20 3102 7730 **E:** enquiries@finurapartners.com **W:** finurapartners.com