fortuna
finance

Wealth Management

Financial advisers when you need independent financial advice

Disclaimer

Investments and the income from them can go down in value as well as up and as such you may get back less than you invested. The past is not a guide to future performance. Tax rules can change and any benefits depend on personal circumstances.

Welcome

Here at Fortuna Financial Planning we are independent financial advisers with years of experience.

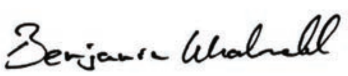
We provide financial advice and wealth management to individuals, businesses and corporate clients with coverage across the United Kingdom.

We believe we are in a unique position to offer personable and relevant advice to all of our clients through establishing a long, productive and close relationship. This type of relationship would be one very similar to the services of a traditional private bank but in the modern day the right financial advisers are perfectly suited to offer these types of services.

As a business we pride ourselves on remaining current, keeping up with the fast pace of modern technology and its global changes but also maintaining the traditional values that wealth management services require in order to achieve the outcomes we all want.

Once you become a client you will benefit from easy access to advice at all times via multiple communication options. We pride ourselves on being approachable and fully committed to implementing a plan to enable you to work towards realising your individual goals and aspirations.

From the team, we look forward to working with you.



Benjamin Whatnall
Practice principle and founder

Multi-generational financial planning for you, your family and business

About us

Our business

Fortuna Financial Planning is a leading wealth management firm. We operate our Wealth and Investment Management business from our two offices in London and Hertfordshire. As a client you will also have access to our consultants who are fully qualified independent financial advisers.

Our advisory services

Independent advice – we will advise and make a recommendation for you after we have assessed your needs. We offer advice on all types of products which we offer from the whole of the market.

Who regulates our firm

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services in the United Kingdom. This document is to be read in conjunction with our Client Agreement and Services and Costs. It contains information to help you decide if the services we offer are right for you.

Our complaint handling arrangements

If you wish to register a complaint, please contact us in writing at:

Fortuna Financial Planning Limited
4 Old Park Lane
Mayfair
London W1K 1QW

Or by telephone on +44 (0)1992 503 410. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Your compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most types of investment business are covered up to a maximum of £50,000. Further information about compensation scheme arrangements is available from the FSCS.

Hertford Castle, Hertford

Financial Planning

Offering full financial planning services to our clients. These services would be those similar to a private banking service but delivered to you by qualified financial professionals.

With a focus firstly on bringing the whole of your financial objectives into order and then maintaining, growing and keeping the planning efficient.

Multi-generational aspects to planning are very important bringing in children and future generations when required and also attending to the generations above in order to maintain the estate.

We cover a full range of services:

What we offer

- Investments
- Mortgages and Protection
- Individual Savings Accounts (ISAs) and other tax efficient investments
- Onshore and Offshore insurance company investment bonds
- Personal and occupational pensions
- Retirement planning, including annuity purchase and pension drawdown
- Investment management through our Wealth Management Service
- Taxation including Inheritance, Estate and Capital Gains Planning
- Accounting, Banking, Trustee and Legal services via our panel of specialist consultants

Investment Accounts

Here is a list of the common products that we use when building a financial plan incorporating investing:

- ISA
- JISA
- Pension
- General Investment Account
- Onshore Bonds
- Offshore Bonds
- EIS
- VCT


Retirement
Accountancy
Investment
Legal
FINANCIAL PLANNER
Mortgage
Banking
Care and trust
Protection

Hertford Office, Hertford

Investment Services

Our approach to investment management

- Preserve capital and build wealth
- Utilise tax allowances and manage risk
- Financial protection against risk
- Retirement income
- Inheritance tax planning
- Later life and multi-generation planning

Advisory management

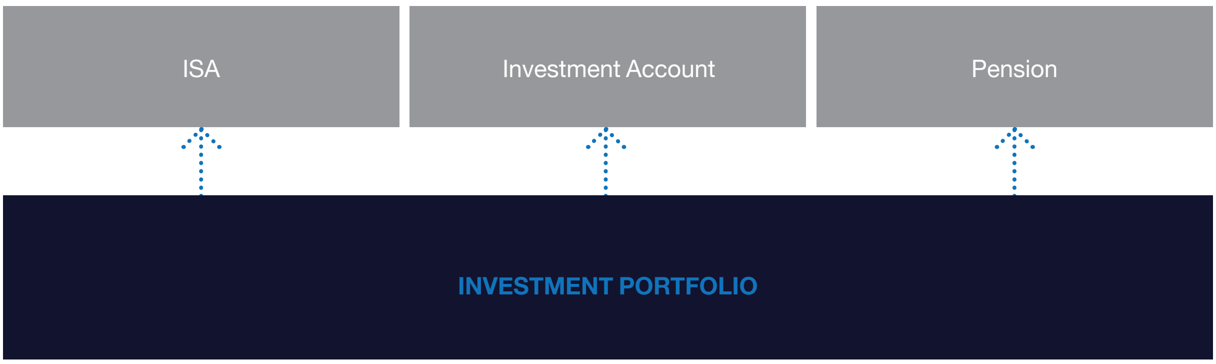
This is our main style of investment management and is where we as your advisers work with you and create a plan and strategy before we action any investments. We use this in conjunction with risk targeted investment solutions.

Risk targeted investment solutions

We offer investment services to clients that aim to target your specific risk in order for you to obtain a balance to your portfolio that is suited to you. We use technology that will profile your risk and match you with a risk profile that we then use to work with you in order to build you the correct investment portfolio.

Discretionary management

This method of management is often found when clients exceed a certain amount of portfolio value and is where the discretion of the decision making is with your investment manager. Usually around the £500,000 figure is where we factor this into your plan as an option to the conventional advisory management strategy.



Our Process

1. Initial Consultation
2. Financial Planning
3. Implementation
4. Ongoing Service

Initial Consultation

Free of charge with no added pressure of costs, these are the discussions around your financial and planning needs. These can be a face to face consultation or any one of our communication methods. We even undertake online calls now via the internet.

Financial Planning

Putting it all together this is the part that defines all of the relevant areas that are required to meet your planning requirements. This process sets out your immediate future needs.

Implementation

After the plan has been created this is where the plan is put into action, building your investment portfolios, contacting the right consultants to work alongside the planning, opening your investment accounts and even applying for your lending.

The right investments can help enhance your wealth and provide some inflation proofing. We will help you to build an appropriate portfolio making sure it is as tax efficient as possible. We have a client centred approach aimed at establishing a long term relationship.

Ongoing Service

Political change, interest rate movements or freezes, new tax legislation and movements in the stock markets are all opportunities to get your money woking for you.

We will review your current position and investment strategy to help make sure your financial plan and goals remain realistic. We can also help you utilise your annual tax allowances and recommend changes where your goals, circumstances or attitude to risk have altered for whatever reason/s.

1 Initial Consultation | **2** Financial Planning | **3** Implementation | **4** Ongoing Service

Get in touch

Call or email us to set up an initial consultation. We will discuss the relevant steps and provide more detailed information about the services we offer that are relevant to your situation. We can formulate a plan that will start you on your financial journey.

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