

# Financialsense® Discovery Programme Living Life... By Design

Identify your life objectives

Create a financial strategy to achieve your objectives that will include:

- Comprehensive cash flow projections
- Show you what is possible
- Improve your financial performance – save you money, make you money
- Get you financially well organised
- Deliver financial peace of mind
- Mitigate taxes and protect and / or grow your wealth
- Analyse and critique your existing financial and estate planning arrangements
- Deliver multi-generational financial freedom
- Save you time

Then Financialsense®

- The ongoing programme to help you to implement your financial strategies
- You will be able to access ongoing advice and your own dedicated team will financially care for you and your family, keeping your plan on track





We are an independent, lifestyle-based firm of award-winning wealth managers and Chartered Financial Planners based in Sutton Coldfield, Birmingham working in partnership with clients throughout the UK

“Our client commitment is simple. We are going to care about you and be more personally devoted to your financial success than anyone in the world.”

Nicholas Platt – Founder

## How we work

We only work with clients for whom we can offer significant value and make a positive impact on their lives.

The Financialsense® Discovery Programme is how we begin the ‘getting to know you process’. It will create a financial plan which will address your immediate advice needs and design a strategy to achieve your short, medium- and long-term objectives through the smart management of your money – our mission is – to help you live a better life...

You will have your own experienced and highly qualified team of experts working with you from outset, including your own Chartered Financial Planner to help build your financial plan, a Client Service Specialist or Associate to act as your ‘Financial PA’ and get everything organised, and a technician to review your existing financial arrangements and consider advice solutions.

There is an initial onboarding fee and an ongoing advice fee. This will be determined by your needs and the complexity of your affairs and will be agreed in advance. These can be paid by you, your products or a combination of both.

## Our Value Guarantee – Getting much more for your money

We pride ourselves in doing far more than just portfolio management and being ‘the pensions and/or the tax adviser’. Our Financialsense® Service is designed to provide more service, care, attention resulting in far more value than typical advisory or wealth management fees will deliver – that is our value guarantee.

## Objective

One of the biggest problems many struggle to overcome is having the time, capability and motivation to get to grips with their financial affairs, to deal with issues and indeed opportunities and ensure money decisions are made with your objectives in mind.

The Financialsense® Discovery Programme will allow us to get to know you first and foremost, and to thoroughly understand your financial matters.

It will also provide you with some quality 'timeout' within a relaxed, structured and supportive environment and answer the big life questions, like:

- What do I want to do with what time I have left on this planet?
- What is really important to me, what are my priorities?
- How much will this lifestyle cost and how can I ensure that I have enough to live the life I want to live, but not die with too much?
- What do I need to do to ensure that my family are totally financially secure - whatever happens?
- How do I tackle the issues of today or tomorrow?
- How do I maximise the opportunities available to me?
- What help can I afford to provide to my family, and pass wealth to the next generation?

## Outcome

- A Life plan which identifies your values, goals and objectives – What is important to you?
- A written financial plan detailing the strategy needed to live this life.
- A comprehensive review of your existing investments, pensions, protection, tax and estate planning strategies, considering issues and opportunities.
- Improve your financial performance - save you money and make you money
- Mitigate tax
- Where applicable consider multi-generational planning.
- Subsequently one of our ongoing services will provide you with advice and care. Your dedicated team will work with you to ensure your plan remains on track, whatever happens. This will ensure your affairs are organised and will save you time.

Wealth Management recommendations and solutions that align the management of your money with your goals will follow.

“We cannot stress enough the peace of mind Henwood Court have given us to get on with our lives. It’s great to skip past the investment adverts in the Sunday papers and think, no thanks, we’re all sorted”

Chris Reynolds – Retired Executive

## Our Approach

Our Financialsense® Discovery Programme will typically consist of at least three meetings, either face to face or virtually, typically over an eight to twelve week period.

"You cannot compare them to my previous advisers, what we get is so much more and so much better...They're not the best at what they do, they're the only ones that do what they do."

Dean Harper Business Owner

## Discovery Meeting

### Part One: The Lifesense Programme

The whole purpose of the Discovery meeting is to take time out to get to know you. We start by understanding your story, what is important to you, what are your objectives – to create a wish list of your hopes and dreams. We take you through our Lifesense programme to help you clarify what you want and what good looks like.

We believe that to provide the most meaningful advice or to effectively implement wealth management solutions we must fully understand you and your objectives.



Jumping straight into wealth management or product advice without clearly analysing where you are now and where you want to be in the future is a kamikaze approach to money management. As Thomas Pitt commented:

**“You should never take advice from any man however well he knows his subject, unless he knows you”.**

Our experience of many years of implementing this approach evidences that this is the only right way for materially successful individuals to organise and manage their finances.

We will make some financial and life assumptions about the future – maybe when and how you want to retire (maybe never), what are you going to need or want to do for your children, are there any big projects to fund (house move or improvements, holiday home)?

What would you do if you could?

This element of our work is essential because it helps with greater financial awareness of your position and objectives and is the initial groundwork to ensure that any product solutions are totally geared and mobilised toward the achievement of your stated objectives.

“Awareness is like the sun. When it shines on things, they are transformed.”

Nhan Hanh

“This process is designed to help our clients to gain self-awareness around their values. What is most important to them, what they really want their life to look like and what is fulfilling and meaningful. With that understanding it becomes a lot easier to make decisions about what is going to bring them closer to their vision and what’s going to take them further away. It also helps them examine their financial behaviours, how are they managing their money and making their decisions, and is this hindering them getting to where they want to go or is it going to get them there faster? The process empowers the client to have clarity and to make healthy and financially more profitable decisions.”

Nicholas Platt – Founder

## Part Two: The All-Money Conversation

Once we understand what is important to you we then look at what you own, what you owe, what you earn and what you spend – today and what that may look like in the future. We analyse and critic this information with our results discussed in the implementation meeting (see following).

### Gap Analysis

Between meetings, we get out the calculator, and see if we can turn this wish list into reality and what is the strategy to do so?

During this stage we will:

- summarise your life goals and objectives
- build your cash flow projections
- consider your financial strategy
- write to all of your product providers (investment, pensions protection policies etc.) so that we can collect and organise your entire financial affairs into one document, and independently review and analyse their continued suitability

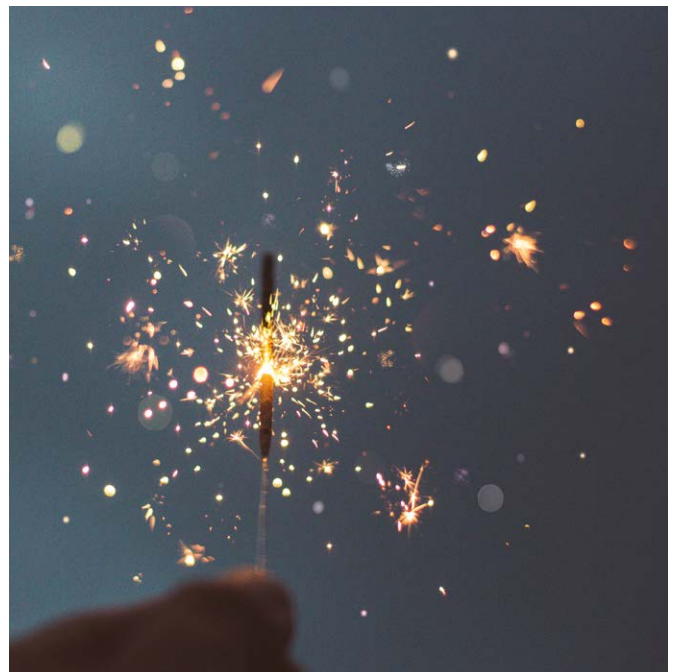
### Strategy Meeting 1: The Financial Plan

This stage of the process is where you are given the opportunity to see your future based on agreed financial and personal assumptions.

A highly interactive meeting, this session helps you to focus on needs and priorities and agree a suitable way forward. It’s when money starts

to make sense. Using cash flow modelling software this is when you see current and future possibilities and begin to feel a real sense of direction, purpose and control over your life and wealth. We can model different scenarios and stress test your plan to help you move forward with confidence.

On agreeing a way forward, we will issue your customised draft financial plan



## Strategy Meeting 2: Wealth Management

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Having invested the time to fully understand you and your objectives, and having agreed with you a suitable strategy to achieve these, then, and only then, do we feel we are qualified and you are able to make the correct decisions on how to manage your money.

We can now confidently provide you with the right advice for you in relation to your pension, investment, tax and estate planning requirements. Providing advice without this high level of analysis and understanding is wrong and very likely to be costly.

As Stephen Covey observed:

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**“If the ladder is not leaning  
against the right wall, every step  
we take just gets us to the wrong  
place faster.”**

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Your financial strategy is totally about achieving your life objectives, living the life you have described, living your life by design - the life you want to live.

We will consider money-based strategies and wealth management solutions (investment, pension, tax, retirement etc.) designed to help you achieve your objectives.

At this point, we will construct a smart, evidence-based investment portfolio that has evidence of producing the kinds of long term returns we've calculated that you will need.

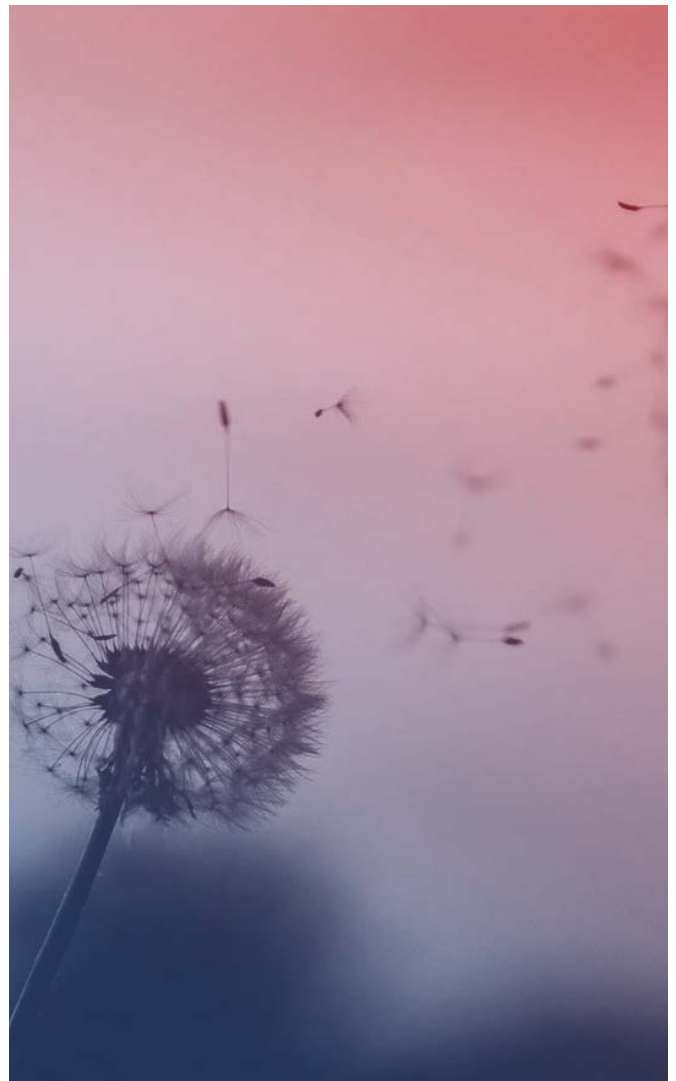
This will be followed-up with formal written proposals.

## Implementation Meeting

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During this meeting we will discuss our formal investment and other financial product proposals and if appropriate complete all necessary paperwork.

After a few weeks we will provide technology training on the investment platform and client portal, and deal with any paperwork you may have received.





## Ongoing Management: Financialsense®

Ongoing care will be provided and tailored to your needs. This will ensure that your plan remains on track.

We'll update the plan regularly, normally annually, but we resist the temptation to tinker with it, or micromanage it, or change it for the sake of changing it.

However, if your circumstances or objectives really change as opportunities arise, or life events happen we can meet and review your plan in light of this.

That's how it works. What I can't describe – what you may not fully understand until you experience it – is the tremendous weight of concern that will be lifted from you when you know you have a first-rate plan in place. No one can relieve you of the responsibility for your family's financial success, but a plan – supported by your own dedicated planning team focused on your financial success – can take away so much of the anxiety and worry involved.

“Henwood Court is a special place created by special people.”

Gaye Morris MD Next Steps Solutions



☎ 0121 313 1370

✉ [info@henwoodcourt.co.uk](mailto:info@henwoodcourt.co.uk)

🌐 [www.henwoodcourt.co.uk](http://www.henwoodcourt.co.uk)

**Not all tax planning is regulated by the Financial Conduct Authority.**

**#These services are not regulated by the Financial Conduct Authority.**

**This information is current as at the date of writing (06/21) and may be subject to change.**

**It must be remembered that where investments are made either directly or indirectly in the stock market, then the value of such investments can fall as well as rise. All equity investments can reduce in value to zero and you must be able to accept the total loss perspective if you are going to invest into stocks and shares. You may get back less than you have paid in. Past performance is not a guide to the future performance. Stock market investments should be viewed as a medium to long-term commitment, and you should be able to commit your funds for at least five years.**

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