How Sacre Associates works with clients....

A guide to the services available from
Sacre Associates
Independent Financial Advisers

Introduction

At Sacre Associates we believe that professional financial advice can add significant value for individuals and businesses. By partnering with us you can take control of your financial situation, in the knowledge that you can receive regular financial health checks, benefiting from new ideas, all of which are designed with you in mind.

Through your Sacre Associates Financial Adviser and our team of Financial Planning Assistants, you will have access to three departments, each with a team of experienced and dedicated staff to provide the right service for you.

- **Private Client Department**
- **Corporate Client Department**
- **Mortgage and Protection Department**

Private Client Department

Our Private Client Department offers two levels of ongoing service:

- **Private Client Service**
- **Client Support Service**

The department also offers a Transactional Service

Private Client Service

This service is designed for clients who wish to have their financial and retirement plans, investments and financial affairs regularly and pro-actively monitored and reviewed. In our experience, this service is suitable for clients who have non-property portfolios valued in excess of £125,000. This service allows for reviews at agreed intervals and unlimited contact with your Adviser and the team of Financial Planning Assistants.

Client Support Service

This service is designed for clients who need expert advice for relatively straightforward financial affairs. This service is likely to be valuable and suitable for clients who have portfolios below £125,000 in value, or are at the stage of life where they are building their wealth through regular savings and pension contributions. Your Sacre Associates Financial Adviser will agree objectives with you and then make recommendations for, and set up any suitable plans for you. Ongoing service will be provided by the team of Financial Planning Assistants within the Private Client Department.

Transactional Service

This service is for clients who require one-off advice or transactions and do not wish to have their affairs actively reviewed or managed. Transactional clients will not qualify for the pro-active benefits of the other services offered by our Private Client Department.

Corporate Client Department

Our Corporate Client Department offers bespoke services to employers based on their agreed needs and requirements. Over the years we have built many long-standing and rewarding relationships with business owners, partnerships, company managements and employees across the spectrum of business size, activity and geography. Whether the issue is employee benefits; auto-enrolment; succession, exit or retirement; remuneration or tax mitigation for key people; or shareholder, key person or profit protection – Sacre Associates has the expertise and experience to help.

Mortgage and Protection Department

Sacre Associates has built relationships with all the major lenders – and most of the specialist ones too – for over 25 years. We have a dedicated and highly experienced Mortgage and Protection Team which excels in detailed research and meeting deadlines.

Sacre Associates takes a very specific approach to the area of protection – we focus on you, the client. Striking the right balance between suitable levels protection and excessive and un-wanted cover can only be achieved by taking the time and care to explore all of your circumstances and requirements.

Client Agreement and Documentation

Your Sacre Associates Adviser will agree the level of service which is appropriate for you and the fee basis. We will produce a Client Agreement to confirm this. More details may be found in the Terms of Business document which we have given you. Copies of these documents may be found on our website -www.sacreassociates.com

The Right Service for You

More details on each of these services are available on our website www.sacreassociates.com or in our Service Brochures. We at Sacre Associates are confident that we have the right service to match your requirements.

Contact Sacre Associates

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Sacre Associates is Authorised and Regulated by the Financial Conduct Authority