



# Live the life you want

Helping you plan for a brighter future

Johnson Fleming  
— Future Life Planning —

# Meeting your long term goals

As professional Financial Advisers, Johnson Fleming Future Life Planning specialise in providing you with individual wealth, retirement and protection planning. To do this we work to deeply understand your circumstances, hopes and aspirations.

We **listen to you** and offer clear, concise advice on the most appropriate path, aligned to what you want to achieve. We apply this knowledge in order to meet your **long term goals**.

Our brochure has been designed to provide you with a step by step guide to our services. We hope you find it helpful. Please don't hesitate to ask if you have any questions or would like to talk to us in more detail about the services we can provide.



---

*“At Johnson Fleming Future Life Planning our goal is to help our clients and their families to live the life they want; confident that they have enough money to do so, whatever happens.”*

**Simon Thorpe**

Head of Johnson Fleming Future Life Planning

---

# Advantages of using a professional adviser

Even if you do have the confidence, knowledge and experience to navigate financial markets, it can be difficult to see how actions that you take now could impact on your future. Our team of Financial Planners have access to:

## **Current information**

We have the professional knowledge and experience to know what's important and what isn't, as well as access to data and research that may not be publically available.

## **Technical advantages**

The 2015 pension reforms have provided wonderful flexibility, but they have also created additional complexity and pitfalls. Our team of experts can ensure you are kept up to date with changing legislation and make you aware of any impact this may have on your future.

## **In-house resource**

Building, monitoring, reviewing and rebalancing financial plans can be daunting with so much information to digest. When combined with other elements of financial planning such as risk and important life events, this can be very time consuming. We dedicate time and resource where you may not be able to so that we can provide the best possible service to you.

## **Best pricing**

Financial planning products are, like most things in life, very competitive. We aim to ensure you receive great value at the best price.



# How we help

We spend time with you to understand your financial situation and future aspirations. Our focus on customer service, experienced people and state of the art technology will help you to answer the questions you have about your financial future, and feel secure in the decisions you have made to **achieve your goals.**

# Ask yourself these simple questions?

1. Can I generate enough income to live the life I want?
2. What do I need to do to ensure I never run out of money?
3. How much is enough to continue doing what I love now?
4. When's the earliest I can retire and continue what I love doing now?
5. How much is enough to make sure my family is secure, whatever happens?



# Our 4 stage approach



## Stage 1 Initial life planning meeting

The first meeting is at our expense, with no obligation to you. We will discuss where you are currently, where you are going and what you want to achieve.

This meeting also gives you the chance to learn more about what we do, and for us both to decide if we would like to work together. We can then agree the next steps.

We'll ask about what planning you've already undertaken, what you expect to spend and what you hope to achieve to build a complete picture.



## Stage 2 Building your MasterPlan (managed plan only)

We work with you to create a personalised MasterPlan, for the future you want.

Depending on the amount of disposable income and investable wealth you have, you may be able to satisfy all your financial needs, or you may need our help prioritising some over others. This meeting allows us to fine tune and agree your goals and aspirations, turning them in to a comprehensive MasterPlan.

Most of our clients have a time horizon measured in decades not years, so the MasterPlan is a remarkable way of illustrating what the long term future may hold. The MasterPlan allows you to look far into the future and see the implications of any actions you plan to take.

Using your MasterPlan we will identify where you want to be and the journey you need to take to get there; an accurate plan can mean a more successful outcome.



## Stage 3

### Analysis of your current investments

We adopt an objective approach, based on a broad analysis of your finances, rather than simply recommending investments. Looking at every relevant aspect, including your personal circumstances, your tax position, and your attitude to risk, we adopt a whole of the market approach allowing us to provide with you the most suitable solution.

Are your existing investments right for you? Are there any gaps? Do they fit the level of risk you are comfortable with? We will analyse your existing investments and make recommendations on their suitability. If you are happy we will implement our recommendations for you.

Understanding how much risk you are comfortable taking is critical to the investment decisions you make. This also helps to show, perhaps more importantly, what losses can be absorbed without running out of money. By working with us, we can help to make sure your investment portfolio is set appropriately for your particular appetite and circumstances, setting the right balance between your financial needs and personal objectives.



## Stage 4

### Always there

We will manage the implementation of our recommendations for you, leaving you with little to do. By keeping you up to date and providing a clearer picture of your assets and where they are placed, we can help you to better understand your financial future, working with you to understand your pre and post-retirement goals.

We understand that things often change, so we provide ongoing support and communicate regularly to ensure you remain on target to achieve your goals.

Most plans, once in place, are out of date - our lives change constantly! It is vital that we review your MasterPlan with you, ideally at least once a year, to ensure that it remains on target to achieve your goals.





# Putting you at the heart of it all

We believe brilliant customer service is crucial to building long standing, worthwhile relationships. As our client you are at the heart of everything we do.

To help us maintain this relationship we adopt a team approach, understanding that different people have different skill sets. We provide you with your own team of experts to assist you at every stage, and believe this approach provides much needed continuity to help you live the life you want.

We help you to achieve financial security now and in the future, providing clarity and peace of mind over your financial future and what you need to do. By understanding your options and objectives we help you to achieve a sense of financial freedom.

Your plans are designed to help achieve your goals at a risk level you are comfortable with. We help you to focus on what's important in your life.

# Selecting the right investments

It's exceptionally hard to beat the markets consistently and over the long term the difficulty increases. Emotion can cloud judgement as fund values rise and fall. Our advice is to not panic – you have no control over external factors.

Investment performance is in the past, so at present it really means nothing! The real key is to understand what risk you are prepared to take, how much you can afford to lose or are comfortable losing and what return you need.

We'll help you to understand this, check your current investments, and recommend action if needed.

If your retirement objectives require minimal risk to achieve, do you want to put them in jeopardy by taking too much risk, even if you usually like to? As more upside carries more downside, deciding whether you want to take more risk in pursuit of further growth, if you can achieve your objectives with less risk and greater certainty, is an important choice we can help you make. Your risk score is an indication of what you're comfortable with, not a target!

We can't predict which markets will rise or fall when, or which asset classes (e.g. cash, gilts, bonds, equities or property) will do better than others. Our approach is to diversify investments across a whole spectrum of different markets in line with your risk / reward needs. Once the right blend of investments is decided, we generally aim for what the markets return, rather than trying to beat them.

We often invest in passive funds; investing in a whole market without looking to select specific stocks. For this reason they carry lower costs than active approaches and reflect market returns consistently. As it's so hard to beat markets over the long term, we believe you shouldn't pay extra, or take more risk, for someone to try.

## Stage 1

We ask each client to complete a comprehensive Risk Profile. If you are a couple, we will ask you both to complete a profile. The risk profiling tool we use features 12 questions and includes elements of psychometric testing as well as those about general investment experience. This is important as behavioural and emotional responses to investments can have a huge impact on financial decisions.

## Stage 2

Your responses will be analysed to ensure you completely understand what your relationship with risk and return means.

## Stage 3

We will agree your risk score and an asset model for your investments.

## Stage 4

Using thoroughly researched and carefully selected funds, we construct a portfolio matching your risk tolerances.

## Stage 5

Having worked so closely to get your portfolios right, we automatically rebalance them to ensure they stay close to the original requirements and monitor investments against their benchmarks.



Live the life you want

# Selecting the right plan for you

We strive to negotiate the best deals for our clients and have created a personal service offer so you can get the correct level of support to better plan for retirement.

Offering access to portfolios that suit your risk appetite and investment objectives, as well as providing comprehensive investment solutions.

**We will suggest our most appropriate plan for you based on the amount you have to invest:**

Advised Plan
Introductory review conversation
Initial risk profiling analysis
Financial planning overview and recommendation report on portfolios designed to suit your risk appetite and investment objectives
Implementation of recommendations
Telephone access to our dedicated team, providing expert advice and support
Online annual review
Personalised email alerts designed to help you make the right choices and keep on track for retirement
Access to webinars providing up to date information and support on relevant topics
Access to our thought leadership pieces

Managed Plan
Initial face to face consultation
Creation of your personalised MasterPlan
Online access to our marketing updates and investment advice when you need it
Implementation of recommendations
Personal access to our dedicated team providing expert advice and support
Half-yearly telephone review to discuss fund progress and your MasterPlan
Webinars on topics relevant to you; staying on target for retirement, understanding your investments etc.
Portfolios to suit your risk appetite and investment objectives via comprehensive investment solutions
Annual one to one meeting to review your MasterPlan and investments to get answers to the questions that matter most
Virtual consolidator – view all your finances in one place; analyse how you spend your money and better plan for the future
Regular stress-testing of your finances, investment review and reporting

# All your finances in one place

It is very rare for all your financial commitments to be with one provider. Having assets and commitments in numerous places can make it difficult and time consuming to get a complete view of your finances and to understand whether you are on track for your financial future.

We provide you with access to 'moneyinfo', our virtual consolidator service. This state of the art technology allows you to see all of your bank, credit card, mortgage and loan statements in one place, with one login and one password.

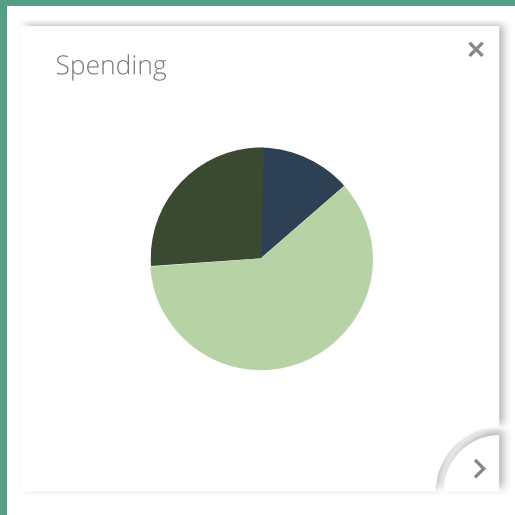
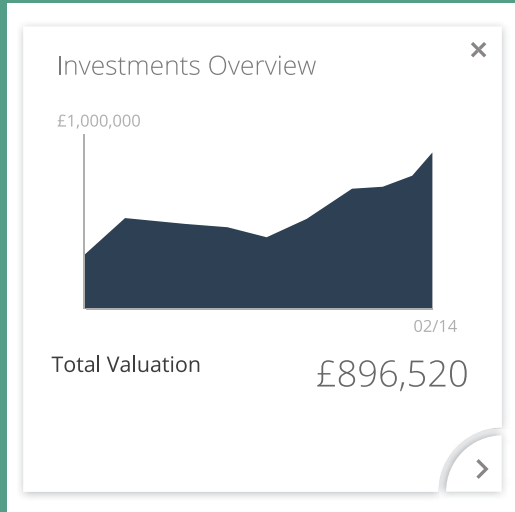
In addition, moneyinfo also provides a complete view of all of your finances from pension and investment portfolios to ISAs, and even realistic assumptions of the value of your property. This means you can view your total net worth at any time.

- Provides one secure place for all your finances accessible at any time
- Helps you understand how much you and your family are spending
- Shows your total net worth
- Shows the value of your assets, properties and plans over time



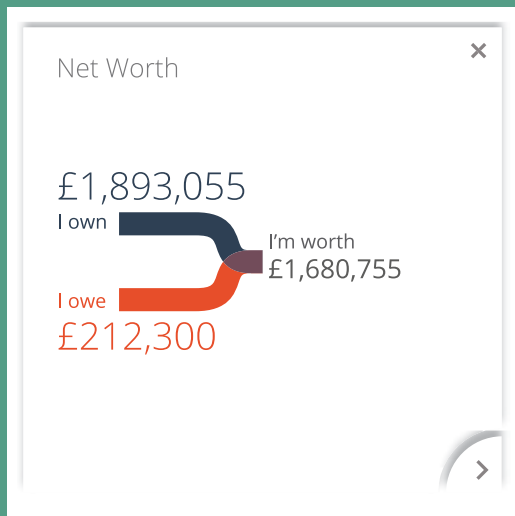
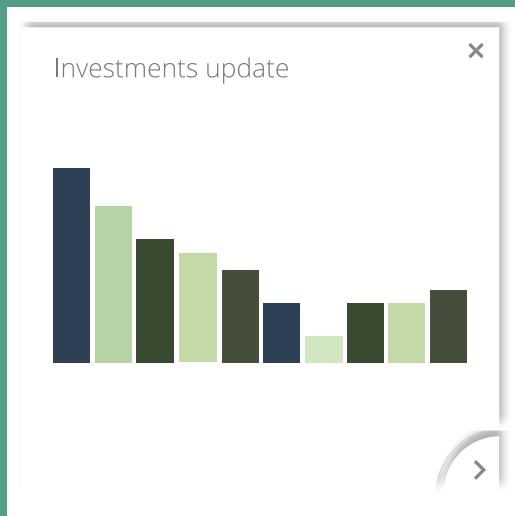
### Account Balances

Toms Account	£90.56
Lloyds	£98.66
Barclaycard	- £499.50
Capital One	- £312.33
Halifax Savings	£5,157.90



### Recent Transactions

Banking	
Supermarket	£54.33
Restaurant	£41.98
Local Pub	£7.58
Credit Cards	
Online Music Store	£23.99
Petrol Station	£41.31
News Agents	£2.52



*The figures above are for illustration purposes only*

# About us

Johnson Fleming Future Life Planning Limited is an Appointed Representative of Johnson Fleming Limited, which has over 15 years' experience of providing first class customer service to its corporate clients in the fields of corporate pensions and employee benefits.

Through working with its clients, Johnson Fleming Limited recognised that individuals now have greater freedom than ever when it comes to their personal finances and planning for their retirement, and that Professional Financial Planning is essential to help people achieve their goals.

Maintaining Johnson Fleming's ethos of placing clients and the service we provide them at the heart of everything we do, Future Life Planning works within these values to help individuals understand the options available to them and to help them maximise opportunities.





# Get in touch

To find out more about how we can help you, get in touch today...



01527 571 245



[info@johnsonflemingflp.com](mailto:info@johnsonflemingflp.com)



[www.johnsonflemingflp.com](http://www.johnsonflemingflp.com)



[@JFFLP](https://twitter.com/JFFLP)



Johnson Fleming FLP



Johnson Fleming Future Life Planning Limited  
Fleming House  
Bromsgrove Enterprise Park  
Bromsgrove  
B60 3AL



