Service Standards

Mapmaker Service
Your route to understanding

Welcome to Planning for Life's *Mapmaker Service* - providing you with a route to understanding your money and your life.

A 2-hour special meeting

Mapmaker is about strategic financial **planning**, not financial products. You will come away from this meeting with a clear sense of direction for achieving your important life and financial goals and a list of action points to get you there.

Mapmaker is designed to meet Planning for Life's core ethos of acting only in the best interests of our clients, so we will adhere to these service standards and will **not**

- Sell you a financial product
- Ask you to commit to further services
- Ask you to pay more fees.

Launch discount extended to 31 December 2009

Contact us before 31 December 2009 to fix a time for your meeting, and get a

30% discount

off the standard *Mapmaker* fee

At your *Mapmaker* meeting we will carry out a structured assessment of your life and financial situation in which you can expect the following:

Obtain a clear over-view

We begin by building a picture of your financial position, constructing financial statements of your net worth, income, expenditure and lifetime cashflow to take away. This is the foundation of life and financial planning and is the key to your peace of mind.

Life and financial goals

We will explore your life and financial goals to help you find a clear vision of where you want to get to.

Risk return profile

You will have a chance to study your risk profile, generated from a pre-meeting questionnaire; we will discuss this with you, suggesting suitable risk return strategies for your free assets and pensions.

Analysis

We assess how well your financial resources are structured to achieve your life goals. In financial planning terms, we look at your overall financial situation and calculate key per-

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Is the *Mapmaker Service* right for me?

The *Mapmaker Service* will provide you with confirmation that your financial strategies and resources will meet your life goals. It will be appropriate if you are exploring financial planning for the first time, a "DIY" investor seeking a second opinion, or simply uncertain of where to go.

How do service standards help me?

These service standards set out what we will do for you and will:

- Ensure you are aware of all the services available to you
- Help you understand the value of the service
- Clarify what is included in the fee you pay us
- Make you aware that further work requested by you is not included and may be subject to additional fees

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sonal financial ratios to measure progress towards the achievement of goals and your financial security. We will also review any investments and financial products, assessing their suitability to meet your goals.

Achieving your goals

All this comes together in the final part of the meeting where we will discuss strategies with you that you could adopt to bring about greater certainty of achieving your life goals.

Action Points

You take your own notes during the meeting, and by the end you will have your own list of action points. Dealing with these quickly and firmly will ensure you get the maximum value from the Mapmaker service.

Moving forward

To help you on your journey from here we will provide you with a complimentary list of contacts to help you move forward.

Follow up

We normally schedule a follow up call six months later to review the progress you are making, which you are welcome to decline if you wish.

Some things you need to know

- Clear, limited commitment: Your only commitment is to prepare for the meeting as asked and to arrive on time for this intense two hour session; there is no obligation on you to make any further commitment to our services.
- No product sales: at no point in the meeting will we advise you to buy, sell or switch a financial product; we will highlight any existing products that we feel do not meet your goals. We may suggest alternative financial strategies which involve financial products if we think they will be more effective in achieving your goals. You should carry out detailed research or seek further product specific advice before making a decision to buy, sell or switch a financial product.
- Confidentiality: your personal information is held in strict confidence and destroyed after the six-month follow up call; we will never transfer your information to another organisation or individual.
- Minimal paperwork: we will provide you with financial statements and a personal risk return profile but you take your own notes throughout the meeting.

Can you answer three questions?

Where are you now? Where are you going? How are you going to get there? These are the essential elements of life and financial planning that go far beyond financial products. You work hard for your money. The *Mapmaker Service* is designed to check your money is working hard for you by answering these questions and setting you on a clear path towards your life goals. Call us now on 01439 770 105 or email admin@planningforlife.ltd.uk to arrange a time for your *Mapmaker*, and find answers to these important questions.

Planning for Life

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How Much Does it Cost?

We charge for *Mapmaker* on a fixed fee basis, as is the case with all our services. *Mapmaker* costs £240, payable prior to the meeting. There are no other fees involved.

If you are not entirely satisfied with the *Mapmaker Service* then we will refund our fees on request.

Pre-Meeting Preparation

In order to make the service as effective as possible it is necessary for you to carry out some preparation prior to your meeting. This will involve getting together as much information about your finances and circumstances as possible and completing an on-line risk return profile questionnaire. Once you have arranged your *Mapmaker* meeting we will send you a confirmation letter with full instructions.

For more information about Planning for Life and the services we provide please contact us.

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