

"Because there's more to life
than just your finances"



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NO-NONSENSE APPROACH

From our base in Derby, we work to ensure our clients receive expert financial advice that is straightforward, clear and jargon free.

Our clearly defined service, transparent fees and effective service proposition has helped build a strong and valued client-base.

As a valued customer your needs are important to us.

Our approachable team are able to advise you whatever your financial requirements.



OUR BRAND

We feel that financial advice should be accessible and our approach is to remove any barriers to talk about what can seemingly be a complex area.

It is important to be authentic, build a connection and understand your values and what suits your aims and objectives. Building a rapport and a mutual trust creates understanding and leads to good communication.

Being an independent adviser is important to us which is why we like to understand your situation before we talk products funds etc. We won't always tell you what you want to hear but we will tell you what you need.

We have a reputation for straightforward advice, a clarity in what we are saying and a clearly defined charging structure. It is our responsibility to provide valued advice and let you have the confidence and reassurance that your plans and objectives will be met.

"Glenrose's no nonsense approach is extremely refreshing! In your market there are many people who would not be as easy to understand as you, would be as amiable as you, certainly would not be as professional as you and would undoubtedly not listen to me as you did."



THIS IS US

At Glenrose, we provide clients with a professional and responsive service.

We are a well-established team that adheres to being consistent and fair with services and advice.

Our people are very important to us, as is making certain we provide all our clients with the best possible financial planning services.



CHRIS LEAFE
DIRECTOR



STEVE WRAGG
FINANCIAL ADVISER



NEIL MELTON
**CHARTERED FINANCIAL
PLANNER**



KATY WRIGHT
**FINANCIAL
ADMINISTRATOR**



RUTH COCKER
BUSINESS ADMINISTRATOR



MONTY
THE REAL BOSS

WHAT WE DO

We're a well-established firm of financial advisers, providing financial planning and advice to individuals, families and businesses about mortgages, protection, retirement and investment.

We create highly personal plans based on your values, reflecting what's important to you.

We are clear in our recommendations and offer advice from an approachable, qualified team.



WHY WE DO IT

We like the engagement with our clients and would ask you to work with us and benefit from our relationship. It gives us great satisfaction to know that we have helped somebody achieve their desired lifestyle.



HOW WE DO IT

We have developed a simple 4 step approach to Financial Planning to keep things as stress free, clear and jargon free as possible for our clients. We aim to be your partner of choice for your financial future and we will work hard to help you achieve your objectives.

Our 4 step approach is:

1. UNDERSTANDING

2. RESEARCH

3. PRESENTATION

4. IMPLEMENTATION AND MONITORING



OUR VALUES

Putting our customers firmly at the centre of everything we do is core to our culture and enables us to run a genuinely client-focused business.

Everything we do is driven by our values of:



These values are what motivate us, guide our decisions and shape our behaviours.

TERMS OF BUSINESS

We are an intermediary acting on your behalf when delivering our services to you.
You should use the information provided within this document to decide if our services are right for you.

What type of service will we provide you with?

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products and services that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

Our Charges

We charge two types of fees:

1. INITIAL FEE

An initial fee, which covers the meetings and administration required to find out all about you, your financial arrangements and to construct your bespoke financial plan.

2. ONGOING FEE

An ongoing fee, usually payable monthly, which covers the cost of our regular meetings and financial reviews we provide to you, as well as access to us for support and advice as required and the regulatory costs of acting as your advisers.

Each of these fees are explained in more detail on the following pages.

An example of our fees can be found on our website.

1. INITIAL FEE

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an initial fee which will you will be required to settle on completion of our work within 30 business days. We accept cheques. We also accept BACs. We do not accept payment by cash. You can also choose to pay our initial fee directly from your investments (where possible).

We will always agree our initial fee with you in writing before engaging in any work. This fee will include:

A second meeting, where we'll explore your financial situation, needs and objectives in more detail.

Contacting the various providers of your existing financial arrangements and obtaining all the information we need to review them.

Technical analysis of your current arrangements and working out whether they are fit for purpose and aligned with your goals.

Research of alternative options that may help you achieve your goals more efficiently.

Tax and cost analysis of any proposed alterations to your financial position.

We may have a third meeting with you, depending on the complexity of your financial situation, to discuss our findings & run through our analysis of your lifetime cash flow.

Summarising our analysis and advice in a bespoke financial plan, which will outline everything you need to know and the next steps required to implement the recommended actions.

Ongoing access to us via telephone and email throughout the process, to answer any questions you may have or explain anything in more detail as required.

In respect of non-investment insurance products (for example, life or sickness insurance) it may be possible for our fees to be settled in whole or in part by commission from the product provider, which is funded through the cost of the premiums you pay for your policy, if you would like our fees to be settled by commissions from these products, we will give you full details of any fees or commissions in writing before you proceed.

2. ONGOING FEE

Our ongoing fee covers all the work that we will do in looking after your financial arrangements throughout the year including:

At least one face to face (or online) review meeting with you, where we'll talk about your current situation and whether there have been any changes to your needs and goals.

Annual tax planning, including using any tax reliefs and allowances available to you that may help improve efficiency within your portfolio and save you money.

Review your income, expenditure, liabilities and lifetime cash flow.

Reviewing your financial arrangements to make sure they're still fit for purpose and on track to meet your future needs and goals.

Providing a bespoke, written report that will outline any changes that we recommend to your arrangements to improve efficiency, save you money or improve potential returns.

Liaising with our other professional advisers (eg. Accountants and Solicitors) where required to assist with the services they provide to you.

Liaising with your Solicitors or family members, where instructed by you, to assist with your needs if you are not able to make or implement any decisions yourself.

Having access to us throughout the year by email and telephone for general queries and support with your financial decisions.

Our ongoing services can be cancelled by you in writing at any time. You can choose to pay our ongoing financial planning fees either directly from your investments (where possible) or by direct invoice. Where suitable to do so, we may agree a different fee structure for some clients, at our discretion.

CAPTURING YOUR NEEDS

We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs.

This will enable us to identify products and services that best meet with your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you. This may include additional ways of communication to those that we usually use as set out in the section of this agreement entitled "means of communication". For example, if you need information in large font due to sight difficulties, we can provide you with that. Further information on how we collect and use your personal data is set out in the separate Data Privacy Notice that we have issued to you.

INFORMATION ABOUT OTHER COSTS AND ASSOCIATED CHARGES

Aggregated Costs and Charges

We will also provide you with an Aggregated Costs document in relation to certain investment types. This will provide you with information on the total costs to you of the financial products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

WHAT SERVICES WILL WE OFFER?

Insurance

We will advise and make a recommendation for you after we have assessed your needs for Life assurance, Critical Illness, Income Replacement and Private Health Cover. We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for Life assurance, Critical Illness, Income Replacement and Private Health Cover.

We will provide you with guidance that will help you to choose non-investment insurance contracts that may be suitable for your needs and circumstances, although we will not provide a recommendation or advice on whether particular contracts are suitable for you or your individual circumstances. We offer products based on a fair analysis for all types of non-investment insurance contracts.

Retirement Planning

Everyone's idea of what retirement looks like is different, so it's hugely important to have a bespoke plan for yours. Here at Glenrose, we understand retirement and money and will work with you to make sure you arrive at retirement with all the tools you need to make it a success! Two of the most asked questions we get are "what are my existing pensions worth" and "how much do I need in retirement". We will help you recognise how any existing plans will work in retirement, identify any gaps in your planning and provide you with tax efficient solutions to fill those gaps.

We'll also help you identify how much is enough for you to retire through reviewing your current spending habits and discussing your hopes and dreams of what you are planning to do in retirement. We can also give you advice on your Occupational DB and DC pensions which, in most cases, are the most complicated yet most valuable plans you may hold.

Investments

Investments are designed to be held for a longer term, usually at least 5 years and can be for a number of reasons. As advisers we will make a client aware of the tax efficiency of each type of investment and how this fits in with an overall personal tax position. Returns, risk and volatility are the factors that will determine a suitable place for your savings. Investment will fall as well as rise and it is important that a client understands the expectations of that investment.

Corporate Financial Planning

Corporate Financial Planning helps an organisation to determine the financial needs or goals and how to achieve them. It can involve looking at a broad range of aspects including protection plans, pensions and tax planning.

Mortgages

Whether you are first time buyer, moving home or are remortgaging your existing home to take advantage of better interest rates, by working with an independent adviser you can be sure you are getting a mortgage plan that works for you. Your mortgage is one of the biggest financial commitments you will make so it's important that you have the right advice upfront to ensure the best possible mortgage is secured. Here at Glenrose, we are truly independent and are not tied to any mortgage provider, which means you can be confident that we have scoured the whole market to ensure the mortgage we recommend is the best scheme for our clients. With over 25 years' experience in the financial services industry, our adviser has the expert knowledge to provide the right advice tailored to your needs whatever your situation.

Tax Planning

Tax planning is a complex but essential part of a financial plan. As advisers we will help you to understand and make best use of the allowances that are available within the products we recommend. Therefore, creating and maintaining the most tax efficient environment for your savings and investments during your working lifetime and after retirement.

Conflicts of interest

We offer independent advice but occasions could arise where we, or one of our clients, have some form of interest in a business that we are transacting for you. If this happens, or we become aware that our interests (or those of one of our other clients) conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

Money laundering regulations

We are required by law to verify the identity of all our investment clients. No application will be made on your behalf until such verification has been obtained. We may also check your details against HM Treasury Sanctions list as part of our obligation to prevent financial crime.

Client money

We are not authorised to accept client money and therefore we never accept a payment unless it is in settlement of our charges or disbursements. All other payments **MUST** be payable to the product provider. Under no circumstances will we accept cash.

REGULATORY STATUS

Glenrose Investment Ltd, The Mill, Lodge Lane, Derby DE1 3HB trading as Glenrose Financial Planners is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 647497.

Our permitted business is: Investments, Pensions (including Occupational Pensions), Insurance protection policies (including Life assurance, Critical Illness, Income replacement and Private health cover) and Mortgages (including Equity Release).

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

WHAT TO DO IF YOU HAVE A COMPLAINT

IN WRITING

write to Glenrose Financial Planners, The Mill, Lodge Lane, Derby DE1 3HB

BY PHONE

Telephone 01332 297500

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

Means of Communication

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

Ending your relationship with us

You or we may terminate this agreement to act on your behalf at any time. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination in accordance with the charges as laid out in the payments section (What will you have to pay us for our services) of this agreement.



DATA PROTECTION STATEMENT

Introduction

This notice provides you with information concerning our collection and use of personal data. If you have any queries regarding this statement, please don't hesitate to contact us.

What data we collect and what we do with it

In order to provide financial advisory services we will obtain personal information from you concerning your finances, circumstances, objectives and other relevant details. We will collect, store and process this information.

Legal Basis

We collect, control and process your personal information because this is necessary to provide you with information, answer any questions you may have and for the provision of our services to you.

Contractual necessity is therefore the lawful basis for collecting, controlling and processing your personal details and those of your employees and service providers other than sensitive personal data for which we require individual consent.

Sensitive Personal Data

- Racial or ethnic origin
- Political opinions
- Religious or philosophical beliefs
- Trade union membership
- Genetic data
- Biometric data

We will discuss with you the need for the provision of sensitive data before you provide this information.

The subsequent provision of sensitive data will be taken as consent to this processing.

Sharing your data

In the course of our work with you we will share your personal data with product and service providers; we may also share your data with compliance monitoring & support organisations and regulatory bodies who are also "Data Controllers" and registered with a supervisory authority in the EU unless otherwise indicated before we share any of your data. We also use external data processors that will hold information for the following purposes.

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- Secure file sharing
- Data backup
- Dissemination of information
- Report writing
- Research

Otherwise we will not share your personal information with other companies without your express authority except if the firm is sold or where we are required to do so by law.

Cross border transfer

All our data processing takes place within EU jurisdiction. Should any processor hold any data on our behalf outside of the EU, we will take steps to ensure that it is held in a satisfactory jurisdiction. In the case of the US we will ensure that the EU-US Privacy Shield applies.

Marketing

The information we collect about you is used solely for the purposes for which it was provided. We will never use your data or share it for marketing purposes.

Retention

We will keep your personal data throughout our business relationship. At the end of any contractual relationship we are required to continue to hold personal data under current legislation for varying periods and in some circumstances indefinitely. We may also consider it necessary to keep data beyond these timescales in order to defend any future legal action. Where we no longer need regular access to your data, we will transfer your data to a secure archive to avoid any unnecessary processing.

Sensitive Personal Data

Under data protection law you have the right to ask us for a copy of the information we hold about you and to have any inaccuracies corrected or removed. You may also ask us to delete or cease processing all personal data held by us or any processor with whom we have shared your data. We may not always be able to comply with a request for deletion but you can ask us to cease processing your data.

In addition, you have the right to be informed about the data we collect, where it is located and with whom it is shared and the processing we undertake and to question any automated decision making processes. To do this, or if you require more information, please contact us.

Complaints

The UK Information Commissioner’s Office is our supervising authority where you can refer any complaints about data protection. For more information please visit ico.org.uk.





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Glenrose Financial Planners
offer a range of independent
financial planning services from
protection plans to retirement planning.

If you have any questions or would just like an informal discussion,
then please do not hesitate to get in touch with our team.

01332 297500
info@glenroseifa.com

The Mill,
Lodge Lane,
Derby
DE1 3HB

www.glenroseifa.co.uk

