

Epiphany LFP Ltd

Information about our services

Terms and Conditions

CONTENTS

OUR MISSION STATEMENT	2
Added Value	2
Savings	2
WHAT WE DO FOR YOU	3
OUR SERVICES	4
Comprehensive Lifetime Financial Planning	5
Cashflow Planning	7
Ongoing Services	9
Information Service	11
Hourly Work	11
MENU OF SERVICES	12
Tasks	13
ABOUT HOW WE WORK WITH YOU	15
Our Commitment to You	15
Methods of Communication	15
Language	15
Client Money	15
Introductions to 3 rd Parties	15
Data Protection	16
GUIDANCE	16
Scope of Guidance	16
Conflicts of Interest	16
IMPORTANT INFORMATION	16
What you will pay us for this Service	16
Reporting to you	16
Complaints	16



Our Mission Statement

actioning plans that dreams are made from

A dream is a plan, a plan is a dream. Until you put a plan into action, it is but a dream

We help you provide a Return on Life with the money you have at any age

we will help you make the most of your money.

Taking the Guess Work out of your Planning.

ADDING VALUE

Know The Truth about your money

Live the life you want to live with the money you have

Peace of Mind

Clarity & Security

Gifting How, When, How Much

Future Independence

Creating Memories and Experiences

Making non emotional decisions

Return on Life with money well spent

SAVINGS

£s known (when and how much to spend)

Income Tax

Dividend Tax

Capital Gains Tax

Inheritance Tax

Being prepared for WhatIFs

Potentially saving large sums

WHAT WE DO FOR YOU

Our 6 principals for providing Lifetime Financial Planning

1. ORGANISATION

- Assist in bringing order to your financial life
- Organize and revisit your finances
- Bring order, calm and clarity to your finances

2. ACCOUNTABILITY

- We will help you through on financial commitment by working with you to prioritise:-
- Your goals, guide you on the steps to take and regularly review your progress towards achieving them. Whilst saving you tax and checking legislation and budgetary changes.

3. OBJECTIVITY

- We help you avoid emotionally driven decisions
- To consult with you at key moments of decision making
- Doing the research necessary to ensure you have all the information.
- Managing and disclosing potential conflicts of interest

4. PROACTIVITY

- We work with you to anticipate your life transitions and be financially prepared for them
- Creating an Action Plan to address and manage them ideally 4.5 years prior to the event.

5. EDUCATION

- Providing the necessary resources to facilitate your decisions
- Knowledge to know and do to get the life you want.

6. PARTNERSHIP

- Working in tandem to help you achieve the best life possible.
- To understand your background, philosophy, needs and objectives.
- In return for openness, honesty and transparency from you so that we can deliver true value.

Summary

- **Taking measures wherever possible To prevent Financial Harm.**
- **Add Value and make savings to your financial planning throughout lifetime**

OUR SERVICES

There are 3 levels of service that are available to you as part of our Lifetime Planning Service. One or all 3 may apply and will be agreed with you prior to proceeding to work on your behalf. They all include cost for our intellectual knowledge and experience as well as for our ongoing development and monitoring of the economic situation. together with suitability for you. These steps are as follows:

1. **Comprehensive Lifetime Planning Service** that provides Action plan for your financial wellbeing to last a lifetime. It includes all scenarios/events and planning requirements as well as What Ifs, All encompassing planning service that can cover approximately 60 events/transitions that may occur. This service incorporates Cashflow Planning.
2. **Cashflow** Planning; Do you have enough, too much or just right, WhatIfs. We provide Action plan and guidance to meet your financial objectives based on income and expenditure now and in the future incorporating interest rates and inflation to meet spending power. Adding value and making savings where possible.
3. **Ongoing** Services to provide access to Guidance to ensure your Action Plan remains suitable and on track whether comprehensive or cashflow. You may simply want Information to help plan your own financial planning decisions on a regular basis with a helpline to clarify your understanding.

Meetings can be face to face, zoom, telephone, online, email

Prior to Proceeding:

We will have a first introduction meeting to assess if, first of all, we can be of assistance to you, as well as to consider if we can both work together. Our first meeting is, therefore, at our cost.

If we identify that we can help you and you are happy to work with us, we will discuss and agree the cost before proceeding with any work on your behalf.

We provide written agreement together with a copy to retain for you and one copy to sign and return to Epiphany LFP.

Please refer to our Terms and Conditions at the rear for examples of our typical costs and charges for our services.

1. Comprehensive Lifetime Financial Planning Service:

Would you like better understanding of your finances throughout your lifetime, taking the worry away from your financial future and taking away the guess work as far as possible? Would you like to have the clarity and peace of mind of knowing where you want to go, where you want to be, what you would like more of or what you would like less of?

We aim to provide you with an Epiphany/ 'light bulb' moment eg., to help with money management in order to improve or maintain your lifestyle taking into account What Ifs and/or scenarios/events known as transitions that you think could arise from time to time. You may well be able to afford those aspirations.

Whilst we aim to take the guess work out of your planning, opportunity and curiosity adds to the spice of life that may change your path. By adding our optional Ongoing Service means we can help you prepare for change of circumstances where possible by reviewing your plan and keeping your plan on track as far as possible.

Our service is designed for clients who value our in-depth analysis of their financial affairs who value a plan to steer through life to improve financial wellbeing. As well as those with complex financial issues such as estate planning, gifting, financial independence sooner rather than later. Our process to achieve this is as follows:

- Lifetime planning meeting which will involve your past, present and future of what money means to you, what you wish to achieve, how you wish money to work for you now, and in the future to give peace of mind and security as well as considering opportunities, dreams and aspirations where applicable.

Depending on the complexity of this discussion, it may take 2 meetings. We wish to spend time getting to know you on a detailed financial level.

- Lifetime Planning Analysis, Cashflow Planning with further more complex analysis of WhatIfs, Scenarios and calculations of complex issues where appropriate. Where we can save you money and/or add value to your planning
- Meeting to present your Action Plan and findings which is a result of our research and investigations on your behalf. This may include third parties eg., Solicitor/Accountant where appropriate.
- Implementing your plan with guidance on what to do.
- Setting up Ongoing service to provide guidance whenever required.

Summary - Comprehensive Lifetime Financial Planning

- Meet to discuss what you want to achieve and do in your lifetime
- Analyse your information and match to your lifetime planning
- Present Your Action Plan

Typical Lifetime Planning and Transitions [Events]

COMPREHENSIVE FINANCIAL PLANNING ACTION PLAN			
Lifetime Financial Planning	Overview of financial position	Transitions/key decisions/What Ifs	Money Management
	Current net worth		Losing a loved one
	Family Protection		Divorce
	Asset Protection		Change of Job or Career
	Financial Independence Analysis		Taking a gap year
	Retirement Planning		Selling/buying a home/business
	When to gift, when and how		Downsizing your home
	Details of Wills and Powers of Attorney		Children's requirements, Health and education
	Assessing your Bucket List		Special Events
	Cashflow to age 100+		Receiving a windfall

OUTCOME:

All-encompassing Lifestyle Financial Planning Service to ensure as far as possible:

- You do not run out of money up to age 100 +
- Protect your assets and your family both now and in the future
- Provide Guidance on how your money can improve your life
- Help you through life's transitions. I.e., from What Ifs, Legislation & Taxation changes
- Add value and make savings wherever possible

2. Cashflow Planning.

Would you like better understanding of your finances throughout your lifetime, taking the worry away from your financial future and taking away the guess work as far as possible?

Would you like to have the clarity and peace of mind of knowing that you have 'enough' to last you to age 100 based on your current income and expenditure, taking the ravages of inflation and interest rates into account for your future spending power.

Cashflow Planning enables us to stress test your plan, take account of Whatlfs as well as add value and make savings wherever possible. Our guidance is to help you make informed decisions about your finances when in doubt or feeling impulsive when unexpected opportunities arise. This service is suitable also if you have less complex planning to deal with. Our process to achieve this is as follows:

- Cashflow planning meeting to consider, Ins, Outs to meet your needs, wants and luxuries. To prepare for Whatlfs (losses and/or gains along the way) to give peace of mind and security that your planning is in place as far as possible.
- Analysis of ins, outs, one offs, savings and/or added value. Assessing Whatlfs.
- Meeting to present your Action Plan and findings which is a result of our research and investigations on your behalf.
- Implementing your plan with guidance on what to do.
- Setting up ongoing yearly reviews if required, to keep your planning on track

Summary - Cashflow Planning

- Meet to discuss your Ins, Outs, Needs, Wants and Luxuries
- Analyse your information to assess if you have enough money, too much or just right
To last you to age 100+
- Present Your Action Plan to implement, adjust, add value and/or make savings.

CASHFLOW PLANNING ACTION PLAN			
Cashflow Planning	Overview of financial position	What ifs/Scenario	Cashflow to Age 100+
	Current net worth		Stress Testing/Scenario
	Family Protection		Protection of Income & Life
	Asset Protection		Home as well as Business if applicable

OUTCOME

- Evaluate do you have Enough, Too Much or Just Right to last to age 100
- Provide Guidance to make money work for you to meet your wants, needs and desires
- Add value/make savings
- Action Plan to address Scenario or Transition [Event] affecting financial decisions

3. Ongoing Services

Our Ongoing Services are packaged to provide cost saving guidance, to maintain your planning and keep your finances on track on an ongoing basis to meet your objectives. This aims to be more cost effective than paying for work at our hourly rate.

Our ongoing services means you retain access to our expertise when you require guidance or assistance with your planning during the year as we are already aware and understanding of your circumstances and objectives. We maintain your records accordingly.

Additionally, this means we are able to monitor economic and legislative changes on your behalf taking the administrative strain and stress away. Full in the knowledge that this aspect of your life is taken care of. We will notify you when changes occur that affect your planning as well as changes that mean we can add further value and savings to your planning.

Our ongoing Services include review and future planning meetings at least yearly for our Comprehensive and Cashflow services.

Ongoing Service Summary

- At least a yearly meeting to discuss what you want to achieve and do in your lifetime
- Access to guidance
- Retaining our expertise
- Agree any Action/changes required
- Notify you of any issue that may impact your planning in the interim

ACTION PLAN ONGOING SERVICE	
Ongoing Lifetime Financial Planning	Revisit Your Aims and Objectives
	Update Changes
	Calculate impact of economic changes
	Assess Transitions and What If planning
	Stress test your planning for peace of mind
	Review Action Plan for next period
	Communicate with appropriate 3 rd Parties if required
	At least yearly meeting for future planning.
	Provide Action Plan for next 12 months.

OUTCOME

- To keep your planning on track
- Remove impact of emotional decisions
- Assist on how and where to access your money
- Ensure your income is sufficient for your needs
- Provide contact to answer your queries in the meantime.
- Add Value and make savings where possible.
- Changes in economics and legislation

Ongoing Information Service

Our Information Service is aimed for clients who feel they do not require full planning services as described above, however, you would like to keep up to date with financial information on a regular basis that is not media biased. The periodicals can be paid for on a monthly subscription or on a standalone one-off (costs as per our chart on page 12).

This service also provides access to our helpline to be used when you require clarification (not guidance) on any issue.

Enews: covers economic and legislative information
Newsletter: provides planning ideas
Budget : provides taxation and legislative changes
Blogs: News as we receive it

Work based on Hourly Rate

Our hourly rate is charged for any work where you do not require our initial or ongoing service for comprehensive or cashflow planning. For instance you may be subscribed to one of our services where work is not included. For instance you may be subscribed to our Information Service and decide that you require some additional guidance or you may require on-off guidance/administration.

Fees payable will be calculated by taking into account the number of hours /part hours required to undertake the work and the hourly rate of the individual carrying out the work. If work is undertaken purely on an hourly rate basis you may also ask us not to exceed a given amount without checking with you first or we may agree a fixed fee for work undertaken. Work and fee depends upon complexity of the work undertaken and agreed prior to any work being undertaken.

Example of our typical hourly fee charged at an hourly rate :

Staff Role	Hourly Rate	Estimated Hours	Total Staff Cost	
Planning Consultant	£180	3	£540.00	
Planning Support	£25	3	£75.00	Total Charge
Administration	£20	5	£100.00	£715.00
TOTAL	£225.00			

All figures quoted are purely for example, the actual fee paid will be confirmed to you in our [fee agreement](#) prior to any work being undertaken.

MENU OF SERVICES

INITIAL SERVICE TO CREATE YOUR ACTION PLAN

Choose 1. Or 2. Below:-

1. Full Comprehensive Lifetime Planning Report and Action Plan
 - £1,250.00 per person
 - £1,500.00 per couple

2. Cashflow Planning to Age 100 plus 1 scenario/transition event
 - £600.00 per person
 - £800.00 per couple
 - £175.00 no scenario planning or calculators

Additional scenario/transition event

- £400.00

These services are payable by BACs or Card Purchase

ONGOING SERVICE (WHEN ACTION PLAN ABOVE IS COMPLETED)

3. Ongoing Forward Planning & Review Services are available

(Complex, Cashflow and Information Service)

Payable by monthly subscription service payable by Direct Debit, or Standing Order.

ONE OFF or STAND-ALONE SERVICES

To provide Topical Financial Planning news, views on taxation and legislation as well as information about budgets that could impact your planning over a course of a year.

*Calculators included or stand alone payment are:-

- Income Tax,
- State Pension Age,
- Student Loan
- Goals/Targets

** Research - In-depth Factual Fund Research (No Advice given)

These services are payable by card/BACs

Included ✓ Excluded X

ONGOING SERVICES <i>Work to do for you</i>	COMPREHENSIVE <i>Per Person</i>	CASHFLOW <i>Per person</i>	INFORMATION <i>Choose one or more items - cost below £15.00 pm all-in</i>
	£95.00 pm	£40.00 pm	
enews	✓	✓	✓ £2.50
Monthly Blog	✓	✓	✓ £5.00 pa
Budget	✓	✓	✓£2.50
Calculators *	✓	✓	✓ £10.00 each
Research**	✓	✓	✓ £25.00
Workshops	TBA	TBA	TBA
Helpline	✓	✓	✓ £10.00
Enough to age 100?	✓	✓	X
Stress Testing	✓	✓	X
Consultation	✓	✓	X
Forecasting <i>complex Calculations</i>	✓	X	X
Scenario/ Transition Planning	✓	One Event/Scenario	X
Alerts <i>(contacting you about changes)</i>	✓	X	X
What ifs	✓	X	X
Review/Update	✓	Annual	X
Work with your Accountant/Solicitor	✓	X	X
Cost on Hourly basis <i>(Comparison)</i>	£1,500	£800	£225

TERMS & CONDITIONS

About How We Work With You

Epiphany LFP Ltd is a member of the CII, PFS and CISI undertaking CPD to retain financial qualifications at Diploma and Advanced level.

Our Commitment to You

Prior to providing you with any guidance we will take time to understand your current needs, circumstances and attitude to risk (where applicable). Any guidance provided will be confirmed to you in writing.

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, Portal, E-mail, Telephone & Letter.

Language

Please note that all our communications and documents will be provided to you in English.

Client Money

Epiphany LFP **does not handle clients' money** unless it is in settlement of charges or disbursements for which we have sent you an invoice or subscription mandate.

Introductions to a Third Party

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

Data Protection

For details of our Data Protection policy, please see our Data Protection Notice, which will be provided separately to you.

We will hold information within our data systems to enable us to provide guidance when subscribing to our ongoing services. Please read our Privacy Statement for further information. Should subscriptions services cease then we will remove data from our systems and archived.

Scope of Guidance

Independent Guidance

We will only provide guidance and make a recommendation to you having fully assessed your financial needs and objectives to meet your lifestyle. This means that we will spend some time discussing with you: what you want to achieve financially and see if the guidance and services that we offer are going to be appropriate to address them.

It is important to us that you fully understand how we go about doing this, so please do ask us for more detail if anything is unclear to you.

Financial Products

In respect of the financial products we can provide factual generic guidance as we are qualified to do so. We do not give contract or investment advice, that is to be sought from your investment contract provider and fund manager.

Conflicts of Interest

We have a legal obligation to take all appropriate steps to identify and to prevent or manage conflicts of interest from arising. In the event of any of our business interests or activities creating a potential conflict of interest we will ensure that we take all appropriate steps to manage the potential conflict by maintaining robust systems, controls and staff training. In the unlikely event that we are unable to prevent the potential conflict, we will fully disclose to you, the general nature and/or sources of conflicts of interest and the steps taken to mitigate those risks.

Further details of our conflict of interest policy are available upon request.

IMPORTANT INFORMATION

What will you have to pay us for this service?

We will provide details of the total remuneration payable, including any fees, charges, expenses and benefits, in our Fee Agreement .

Accounting to You

We will forward to you any documents we receive in relation to your Action Plan as soon as practicable; where a number of documents relating to a series of Action Plans is involved, we will normally hold each document until the series is complete and then forward them to you.

Complaints

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on (01584) 877726.

