

Acumen Investment 'How we Work' Web Page

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How We Work

Genuinely Independent Financial Advice

We give you the best financial advice for your circumstances. Our business is built on long-term relationships, not on quick commission earnings. If we don't improve your financial situation, you won't come back to us.

FREE Assessment

Your first meeting with us is FREE of charge. We'll talk about your current situation and your future needs. Then you'll get a report from us with an assessment of your current circumstances and some general recommendations.

And there's no need to come to our office – we'll come to you.

Your personal Financial Life Plan

Once you confirm that you want to work with us, we'll have a second meeting. We'll find out in detail about where you are now, and what your goals are for the future. Everything we do starts with you and your priorities.

- Is your priority to provide security for your family?
- Are you happy with your circumstances, but want to be sure that your tax, pension and insurance arrangements are making the most efficient use of your money?
- Do you have ambitions to take your life in a different direction?

We'll make sure that we understand your financial needs completely. We'll then use this information to create a financial life plan that's right for you.

Ongoing advice

Your circumstances and ambitions will change as you go through life. Financial advice isn't a one-off exercise. By working with you over the long term, we make sure that your financial arrangements continue to provide the best protection and opportunities for you and your family.

Wide knowledge, personal service

You talk to the same person for all aspects of advice. You don't need to go to a separate pensions advisor, an investment advisor, or tax advisor. We use our knowledge of your financial situation to give you genuinely personal advice that meets all your needs, and to recommend ideas and products that work well together. We'll explain things clearly, and we're happy to answer questions at any time.

Confidence

We're authorised and regulated by the Financial Services Authority (FSA) and registered under the Data Protection Act. You can be confident that your personal

details will be safe, and that you're protected by the FSA's complaints and compensation schemes.

Fees

We are completely open about our charges. You can choose to pay us a fee for our services or for us to take commission on any products you buy. Alternatively, we can agree an arrangement that combines the two.

To find out how we can help you achieve your financial goals, contact us or call Nick Cosby on 01260 223115