



Future

About Us

June 2022



Planning your financial Future, today

Putting you in control
of your future by
helping you make
better financial
decisions earlier.

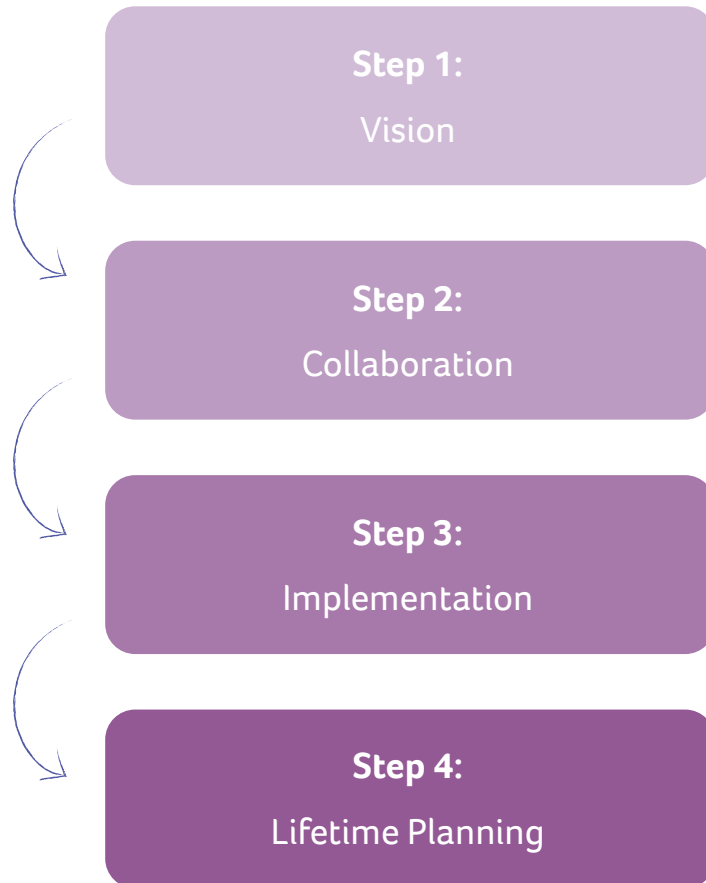
From budgeting to investing, our fully
digital subscription service will help you
gain confidence in your financial situation
and allow you to balance living for today
with preparing for your future.



Our promise to you

- Financial planning isn't just about money. It doesn't matter how much you have, or where you are on your financial journey, we can help.
- We always charge on a fixed fee basis, and we won't undertake any work until you've agreed to go ahead.
- All of our planning team are fully qualified and we are authorised and regulated by the Financial Conduct Authority.

Our process



Vision

You'll start with a chat with one of our expert team. This is an opportunity for us to get to know each other and make sure we're the right people to help you. We'll talk you through everything you need to know and answer any questions you have. We'll then start to gather the information we need to understand your current financial position, and where you want to be.

Features:

- Financial health check
- Getting to know each other
- Establish your objectives
- Overview of our process and the costs



Collaboration

If you choose to go ahead the real work starts. We'll do some detailed analysis before crunching the numbers through our financial forecasting tools. You'll meet online with one of our qualified financial planners and together we'll review the models and explore different scenarios. This means that we can see the impact different options – such as buying a bigger house or travelling – have on the overall picture.

Features:

- The help and support of a qualified financial planner
- Analysis of your existing plans and assets
- Interactive cashflow modelling to explore options
- Personal report outlining our recommendations to help you achieve your vision

Implementation

If you want us to implement any new plans on your behalf, our team will put in place the things we've recommended. We'll set up any new plans you need, arrange for any transfers to take place and make sure your funds are invested in line with your risk profile.

Features:

- Implementation of recommended pension and investment products
- Liaising with product providers to ensure the smooth transfer of funds
- Implementation of fund proposals in line with agreed risk profile



Lifetime Planning

Creating a financial plan is a great start to taking control of your financial future - however it is just that: a start. Over time, your personal circumstances will change, as will the world we live in. It is therefore important to review your plan on an ongoing basis, ensuring that it remains relevant to your life and continues to provide you with reassurance that everything is under control.

Features:

- An annual meeting to review your objectives, circumstances and plans
- Updated interactive cashflow modelling experience
- Dedicated financial planning team to answer your queries throughout the year
- Implementation of actions relating to your existing plans

The costs

There is no charge for the initial meeting and no commitment to take things further if it's not right for you.

Following the initial meeting, if you decide that you wish to proceed, fees are payable on a subscription basis and charged as follows:

Service	Monthly cost	Suitable for
intro	£50 (£80 couple)	Basic rate taxpayers Liquid assets < £50,000
plan	£65 (£100 couple)	Earnings £50,271 - £100,000 Liquid assets <£50,000
plus	£80 (£120 couple)	Earnings up to £100,000 Liquid assets between £50,000 and £200,000

The minimum subscription term is 12 months. For couples the monthly cost will reduce to the single person charge after 12 months.

A fixed fee of £150 will apply if you would like Future to set up any protection plans on your behalf.

Lifetime Planning Light

If, after 12 months, you would like to change to a lighter touch service, the Lifetime Planning Light service may be for you. You will receive the following benefits moving forward:

- Dedicated financial planning team available to answer your queries throughout the year
- Annual call to obtain an update of your circumstances and review the suitability of your plans
- Meeting every three years with your financial planner
- Interactive cashflow modelling experience every three years
- Triennial financial plan confirming your updated vision and any recommended actions

The following charges will apply:

Service	Monthly cost	Suitable for
intro	£30	Basic rate taxpayers Liquid assets < £50,000
plan	£40	Earnings £50,271 - £100,000 Liquid assets < £50,000
plus	£50	Earnings up to £100,000 Liquid assets between £50,000 and £200,000

Fee examples

Janice is 44 and married to James who is 45. They have ISAs and pensions totalling £125,000. Janice earns £65,000 each year and James earns £40,000. They would like to review their current situation and put in place a plan to help them achieve their objectives of retiring at 60, taking a once in a lifetime trip across the USA and supporting their daughters through university.

Janice and James will require the Future plus subscription service which costs £120 per month. After 12 months their monthly fee will reduce to £80.

Molly is 28 and works in an administrative role earning £25,000 each year. She has an existing workplace pension worth £20,000 and has £7,000 held in cash. She is looking to begin saving for retirement but isn't sure where to start. She wants to ensure she can still afford regular holidays and is looking to buy her first property in a couple of years.

Molly can benefit from the Future intro service at a cost of £50 per month.

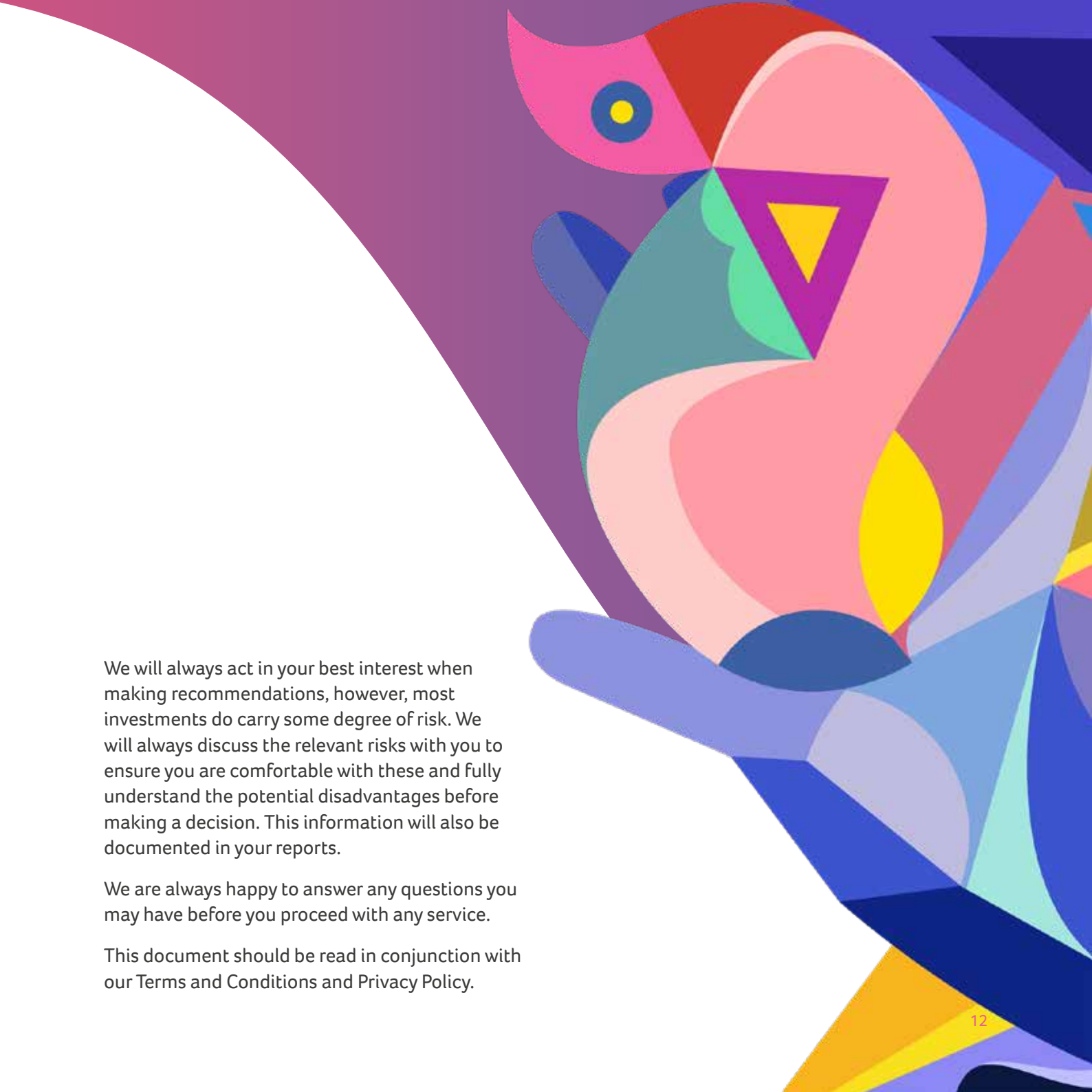
All about us

Future Plan is a trading style of New World Financial Group Ltd. We are a firm of independent financial planners based in Stockton-on-Tees. New World are authorised and regulated by the FCA, registration number 916537.

We understand the importance of financial planning and it's our mission to make financial services truly inclusive and to give everybody the tools they need to improve their financial lives.

We provide independent advice on retail investment and insurance products. These include, but are not limited to pensions, investment bonds, protection, annuities, ISAs and savings plans. Our recommendation will be based on an assessment of a range of relevant products that are sufficiently diversified in terms of type and provider to ensure your investment objectives can be suitably met.





We will always act in your best interest when making recommendations, however, most investments do carry some degree of risk. We will always discuss the relevant risks with you to ensure you are comfortable with these and fully understand the potential disadvantages before making a decision. This information will also be documented in your reports.

We are always happy to answer any questions you may have before you proceed with any service.

This document should be read in conjunction with our Terms and Conditions and Privacy Policy.

The small print

Our agreement

Before undertaking any work, your financial planner will discuss which services are right for you and you will receive a full breakdown of the services that will be provided. We will ask you to sign a copy of this agreement before commencing any work. Please note that investment and product providers will also charge their own fees. Such charges will be disclosed to you in advance of any decision to invest.

VAT

The majority of our services are not subject to VAT. However, where we provide you with a pure advisory and consultancy service, which does not include us intermediating in the implementation of a financial product, VAT may be chargeable in addition to our fee. VAT may also be chargeable where we introduce you to a discretionary investment service. We will inform you if VAT applies.

Your cancellation rights

After the initial 12 months, you may cancel any service agreement you have with us at any time, by notifying us in writing. Any subscription fee will cease within 30 days of written notification of cancellation. We will complete any transaction

or work that is in progress at that time of the cancellation, unless you do not wish us to do so. For the avoidance of doubt, please be aware that there is a minimum subscription term of 12 months from outset.

Payment methods

You can pay our fees directly, or if you prefer, your fees can be paid directly to us by the product provider and be deducted from your investments. However, please note that this will reduce the amount invested and will impact on the future growth potential.

Additional services

The majority of our work will be charged on the basis of the fee structure explained previously, however, on occasions, it may be appropriate to charge a fee that is proportionate with the time taken to complete the work. The breadth and scope of work required will vary depending on circumstances and requirements, and therefore we will agree in advance, prior to commencing the work, the likely number of hours involved. The hourly rate for work undertaken is £150.



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