The IFS Wealth Management Service

ifs Financial Management

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Our Service Proposition

IFS Financial Management Ltd is an independent firm, offering financial products from the whole market.

Our advisers are salaried to better ensure that their advice is unbiased, and we employ only the most highly qualified staff, who advise in the following areas:

- Investments
- Retirement Planning
- Options at retirement
- Inheritance Tax
- Trusts

We have structured our service so that you can take advice if you need it, or make your own decisions if you prefer.

Service Level 1

As most clients seek some form of guidance, we make it easy for them to pick between five different investment portfolios that are monitored by us.

The five portfolios range from the very low risk, to the more aggressive, and these enable our clients to pick a portfolio that suits their objectives.

- We choose the most suitable funds from over 70 fund-managers, and every quarter we check to ensure that they are meeting expectations.

- If any one fund is really going off track, then we'll recommend its replacement.

- Furthermore, at the end of each year we review all of the portfolios in detail and recommend updates for the year ahead.

We're also happy to talk with clients who want to review their holdings on a more ad-hoc basis, and we place no limits on the amount of times you can call us.

For this service, we charge an annual fee of 50p for every £100 invested. This is deducted from the fund as we go along.

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Service Level 2 – "managed portfolio service"

Service level 1 is intended for clients who are happy to keep their portfolios static, however most clients want to have things reviewed more actively.

Clients subscribing to service level 2 are therefore more actively notified about changes in the market, whenever big events occur.

We communicate this to clients through either email or letter, as you prefer.

There is no limit to the amount of times that we will contact you in a year, it all depends on what is happening in the world, but it may be worth noting that we have advised clients to change their core portfolios four times during 2011, as the Euro-Crisis has unfolded.

- To ensure that we keep abreast of the market, our investment team meets once monthly to agree a trading strategy for the month ahead.
- This enables us to react rapidly, whether the markets go up or down.
- We believe that this approach enables our clients to better secure profits, and reduce risks.

Here we charge an annual fee of 75p for every £100 invested, which is deducted from your fund as we go along.

Level 3 – Bespoke portfolios

For those seeking an entirely individual service, we will research and build a unique, be-spoke portfolio, which is also actively managed.

Clients subscribing to this service can expect to deal with a named "chartered" adviser or business graduate, who will not deal with more than 150 clients in person.

The portfolio will be built to target a specific risk or return profile, which has been determined by the client, in conjunction with their named adviser.

Again, our investment team meets once monthly to review the underlying fund performance and to determine a trading strategy for the month ahead.

This approach is perhaps best suited to those seeking more niche investments in order to boost performance.

Here we charge an annual fee of £1 for every £100 invested.

This is deducted from your fund as we go along.

Our commitment to all clients:

- All our financial practitioners are independent, fully qualified and salaried. This means you can be sure recommendations will be based on an expert assessment of your needs, without bias.
- We do not charge up-front commission, nor do we charge clients when recommending alterations to their portfolios.
- We will provide annual valuations, which can be picked up via our website, or emailed and posted if you prefer.
- You are also free to call in should you require more ad-hoc valuations.

IFS clients are free to call, or to visit us if they want to discuss moving between portfolios, and we do not put a limit on how many calls they can make over the year.

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