CONTINUUM

YOUR FINANCIAL FUTURE MADE REAL

A PARTNERSHIP IN LIFETIME FINANCIAL PLANNING

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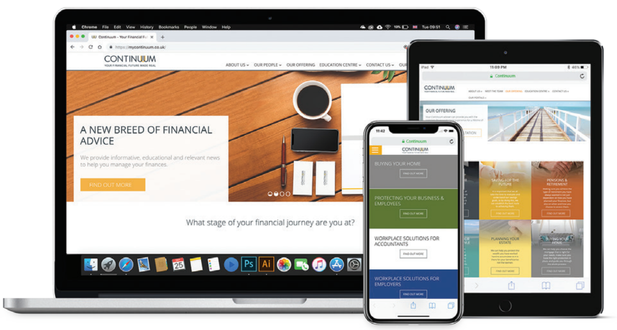
Our Mission:

To bring to our clients
a lifetime financial
planning experience,
where the advice is
uncomplicated, clear
and at all times meaningful.



A NEW BREED OF BUSINESS

The Retail Distribution Review changed the world of financial advice, putting it on a far more professional footing. In this new world financial advisers are more qualified than ever; the way in which you pay for advice is more transparent than ever; and the service you can expect to receive is stated more clearly than ever.

Continuum is a new brand of financial adviser that fits this world perfectly.

There was a time when the needs of an adviser and the needs of a client often conflicted. With Continuum we want to create a brand of advice where these needs come together to form a mutually beneficial relationship.

How will we do this?

By creating a three-way partnership between Continuum, the adviser, and the client, in an environment where each party can only succeed and grow if the other parties also succeed and grow.

When you become a client you embark on a journey with us – a journey where you are the focal point of everything we do.

CONTINUUM ADVISER CLIENT

WEALTH MANAGEMENT FOR EVERYONE

We believe wealth management is for everyone, not just the wealthy. Everyone deserves financial advice and should not feel intimidated or put off by the process.

Continuum is a collection of established businesses coming together and pooling their experience to create a new brand of financial advice, one that focuses on the client.

DIRECT

Simple and efficient, we make wealth management accessible to everybody ensuring we are there for our clients when we are needed.

OPEN

Our clients receive the same commitment to quality service regardless of their wealth. We communicate in a friendly human and personal way in order to build lasting relationships.

EXPERT

Our advisers are all hand picked, professional, fully qualified and accomplished. We have a wealth of experience within our market.

DEDICATED

We are responsive to the industry changes. We ensure our finger is on the pulse with what is happening within our market, new technology and regulatory issues. This ensures that our clients are best informed to achieve their financial planning needs.

STRUCTURED

Ours is a culture of strength and unity. We ensure our advisers meet the regulatory and ethical standards in order that our clients receive the advice and the service that they deserve.

We have very simple values:

- advice must be uncomplicated, be easy to understand, and make a difference
- everyone, whether a client, a member of staff, or one of our partners, deserves to be treated openly and honestly
- everything we do must contribute to the common good of the partnership
- our service must offer value for money, and clients should understand clearly what they are paying for and why they are paying for it.

We believe that by observing these values we build relationships that satisfy the needs of all involved. We also believe that by remaining independent we remain unbiased. This way our service is about the relationship and not the business transaction. We know that as long as we build the right relationships everything else will follow.

Ultimately we aim to build a brand that is synonymous with value. Although we aim to build value for clients, staff and partners alike, our clients sit firmly at the centre of everything we do. We want clients to stay with us for life. We want to strike the right balance by building a business that is big enough to make a difference yet small enough to care.

Unbiased, Independent Advice

As a Continuum client you can expect unbiased & independent financial advice from a fully qualified financial adviser who is dedicated to building a lifetime financial planning relationship.

At Continuum we believe in giving the best possible advice for your financial circumstances. We hand-pick our advisers and only take those who display honesty and trustworthiness, have a spotless regulatory record, and share our values. We then make them partners in the business so that they have a vested interest in getting it right.

We will also demonstrate an ongoing commitment to your financial well-being by regularly reviewing your financial plans so that they remain up to date and relevant. As a client you will also get the benefit of our client communication programme. By designing this around your needs we have made it informative, educational, and relevant, but never intrusive.

But financial planning is a two-way street: you must tell us everything we need to know if we are to give you the correct advice and information.

5 STAGES TO A BRIGHTER FINANCIAL FUTURE

It takes time to understand your financial needs so we have a tried-and-tested **five-stage** process that ensures we capture everything.

STAGE 1

FORMING A PROFESSIONAL RELATIONSHIP

At the initial meeting you will hear about how your adviser will work with you to help you reach your financial goals, and the process you will go through to get there. At this stage you will also hear about the costs involved for any services you may choose to use. We will be transparent and up front about these costs so you understand not just how we get paid, but exactly how much.

At this stage we will also conduct a thorough fact-find to gather the information we need about your financial needs, goals and priorities so we can work out how to help you.

We do not normally charge for this initial meeting.

STAGE 2

ANALYSIS & RESEARCH

Having gathered the facts at the initial meeting your adviser will now spend time analysing your financial situation and conducting the research necessary to begin formulating solutions. Part of this research may result in your adviser asking you for more information about any financial plans you have in place already, and your current financial commitments.

Once your adviser has the complete picture and has evaluated all the information, we begin to put together recommendations that your adviser will present to you in a report. We may also subject these recommendations to independent review to ensure that our high quality of advice is maintained at all times.

STAGE 3

PREPARE & PRESENT YOUR RECOMMENDATIONS REPORT

Having completed all the necessary research your adviser will present a comprehensive report that will detail the options we believe will satisfy your financial goals and priorities.

Your report is personal to you and will explain clearly the benefits and any risks involved so that you understand and can make informed decisions. It is important you raise any concerns at this stage as these may have a bearing on our recommendations; we may even need to revise our recommendations.

STAGE 4

IMPLEMENT THE RECOMMENDATIONS

Once you understand the recommendations and agree a plan of action, your adviser will implement the recommendations you have agreed. Your adviser will help you complete the necessary paperwork and co-ordinate the entire process for you. This includes dealing with your chosen product provider or platform and any of your other professional advisers.

STAGE 5

ONGOING SERVICE

We don't assume that everyone fits into a standard review structure so at this stage your adviser will discuss how frequently you wish to review your plans. When you do have a review we will conduct the same five-stage process to ensure the plans we put in place previously still work. Circumstances change and what was appropriate before may no longer be appropriate so if your plans need adjusting a review is a good opportunity to make those adjustments.

As one of our aims is to build lasting relationships with our clients, we see this stage as a key part of the service we offer. As a client you will find it easy to do business with us how you like, and when you like; you will also have access to your financial details at any time, day or night.

A COMPLETE FINANCIAL PLANNING EXPERIENCE

Your Continuum adviser can provide you with the complete financial planning experience for a lifetime of financial planning needs.

PROTECTING YOUR FAMILY & YOUR LIFESTYLE

It is all-too-easy to forget to do the simple things like making sure we protect our families against catastrophe. Imagine losing your income. Living without an income just for one month would probably cause you a problem. What if your family lost your income for a prolonged period or even permanently? We will work with you to ensure you put the right protection in place so that even if the worst happens your family won't have to worry about paying the bills.

INVESTING YOUR WEALTH

We believe that everyone, regardless of how wealthy, should be able to invest their money how they want, where they want, and when they want. But how do you decide? By understanding your goals, aspirations and attitude to risk we will design an investment solution that gives you the best possible chance of achieving your investment objectives. We have vast experience of building long-term wealth so you can be confident that your investment strategy is designed just for you and your needs.

SAVING FOR THE FUTURE

Putting money away regularly for the future is a good thing to do but what is the best way to save? This depends on such things as your savings objectives, your timescales and ease of access to your money.

It is important that we all take the time to evaluate and understand our savings goals, as by doing this, we can establish the best route to achieving them.

Your adviser will help you plan and save in the most suitable and tax-efficient way to meet your needs.

PLANNING YOUR RETIREMENT AND MAINTAINING YOUR RETIREMENT

The State cannot provide more than a basic level of retirement income so we all need to take personal responsibility for our retirement income. Because we are living longer we are retired for longer, and the proportion of our lives spent earning is shorter. This means the earlier you begin saving for retirement the better.

Making sure you achieve the type of retirement you have always wanted is not just dependent on how you have planned your finances, but also on when and how you choose to access them.

It is important that you understand the options available to you as the decision you make at this stage will influence your income for the rest of your life.

PLANNING YOUR ESTATE

There is no need to pay excessive inheritance tax. With prior planning you can reduce, or even mitigate altogether, any potential liability.

Estate planning is a specialist area but we can help you protect the wealth you have worked hard to accumulate so it is there for your beneficiaries not the taxman.

PROTECTING YOUR BUSINESS & YOUR EMPLOYEES

Protecting your business is just as important as protecting your family – businesses must protect against losing key people. If you are in business we can help you protect your interests and those of your partners or shareholders.

It is also important to look after your employees and meet your obligations as an employer. We can help you navigate the increasingly complex and regulated world of employee benefits, at the same time building trust and loyalty among your employees.

BUYING YOUR HOME

Choosing the right mortgage is important. Choosing the wrong mortgage can be an expensive mistake. But how do you find the right mortgage for you among the thousands that are available?

Using expertise and state-of-the-art technology your adviser can help you choose the mortgage that is right for your needs, make sure you have the right protection in place, and guide you through the whole process.

WHY CONTINUUM?

Continuum has been created by some of the most experienced people in the industry to deliver a modern financial planning experience.

Continuum is a partnership of like-minded Independent Financial Advisers sharing a common passion, approach and commitment to practicing true financial planning.

Our advisers have access to the latest technology to research the market to find the most appropriate products to suit your needs. Using technology means our advisers can spend more time working on the needs of clients.

We place our clients at the centre of everything we do and aim to provide exceptional service at all times. We seek to establish lifetime relationships with them, their family and their friends.

We provide online tools to our clients who can view all their financial affairs, securely, in one place, whenever they wish and our client loyalty programme looks to further broaden and deepen our relationship with them.

Our award-winning Client Engagement programme also provides clients with the knowledge and confidence to take well informed decisions regarding their financial futures.

When you choose Continuum as your financial advice partner, you enter into a business relationship with an adviser, not a business transaction with a sales person. Our advice proposition is one of simplicity and clarity, delivered by a trusted and professional adviser.

Welcome to **clarity, commitment** and a **brighter financial future.**

We hope that what you have read inspires you to choose Continuum and that this is the beginning of a long-term relationship.

To begin your journey:

call us on:

+44 (0)345 643 0770

or send us an email at:

info@mycontinuum.co.uk

or visit our website:

www.mycontinuum.co.uk

Professional Adviser 2017 awards WINNER Best Client Engagement Award

Wealth & finance international — Leading experts of 2018 — 2018's Leading Workplace Solutions Adviser of the Year, UK

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

YOUR INVESTMENTS CAN GO UP AS WELL AS DOWN AND YOU MAY NOT GET BACK THE FULL AMOUNT INVESTED.

THE FINANCIAL CONDUCT AUTHORITY DOES NOT REGULATE TAXATION AND TRUST ADVICE

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