



FINANCIAL PLANNING

PLANNING
YOUR FUTURE



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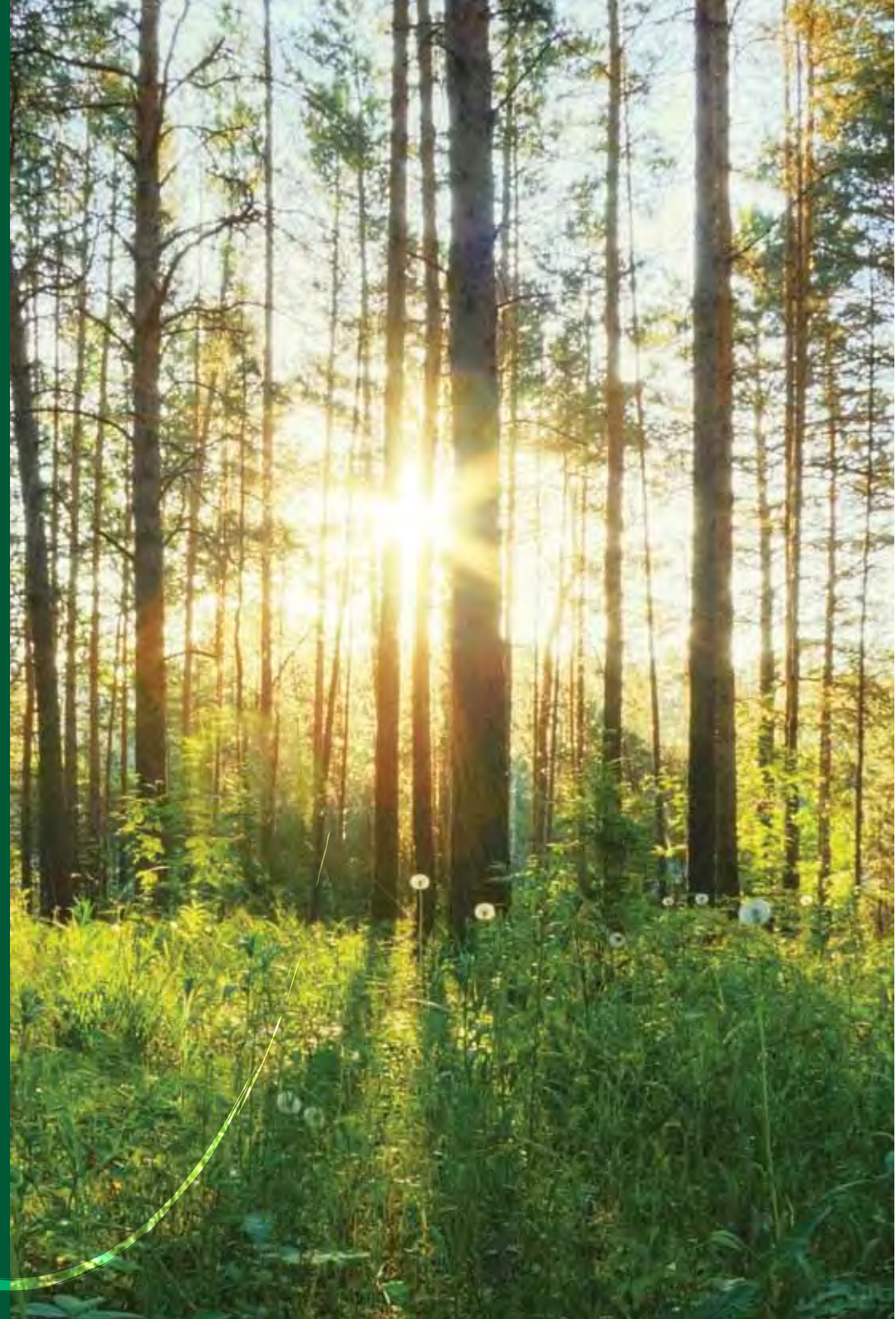
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Welcome to Church's

Since Church's was formed in 1993, we have aimed to develop lifetime relationships with our clients.

We care deeply about understanding our clients' goals and objectives and we are totally committed to fulfilling our part in structuring life plans that give financial peace of mind.

We follow a clear investment philosophy and strategy, to assist our clients with preserving, protecting and growing their wealth, so it can be enjoyed and where desired, passed on to future generations.

Our highly qualified advisers deliver the best possible financial planning experience.

Mark Turkington
Managing Director



What is Financial Planning?

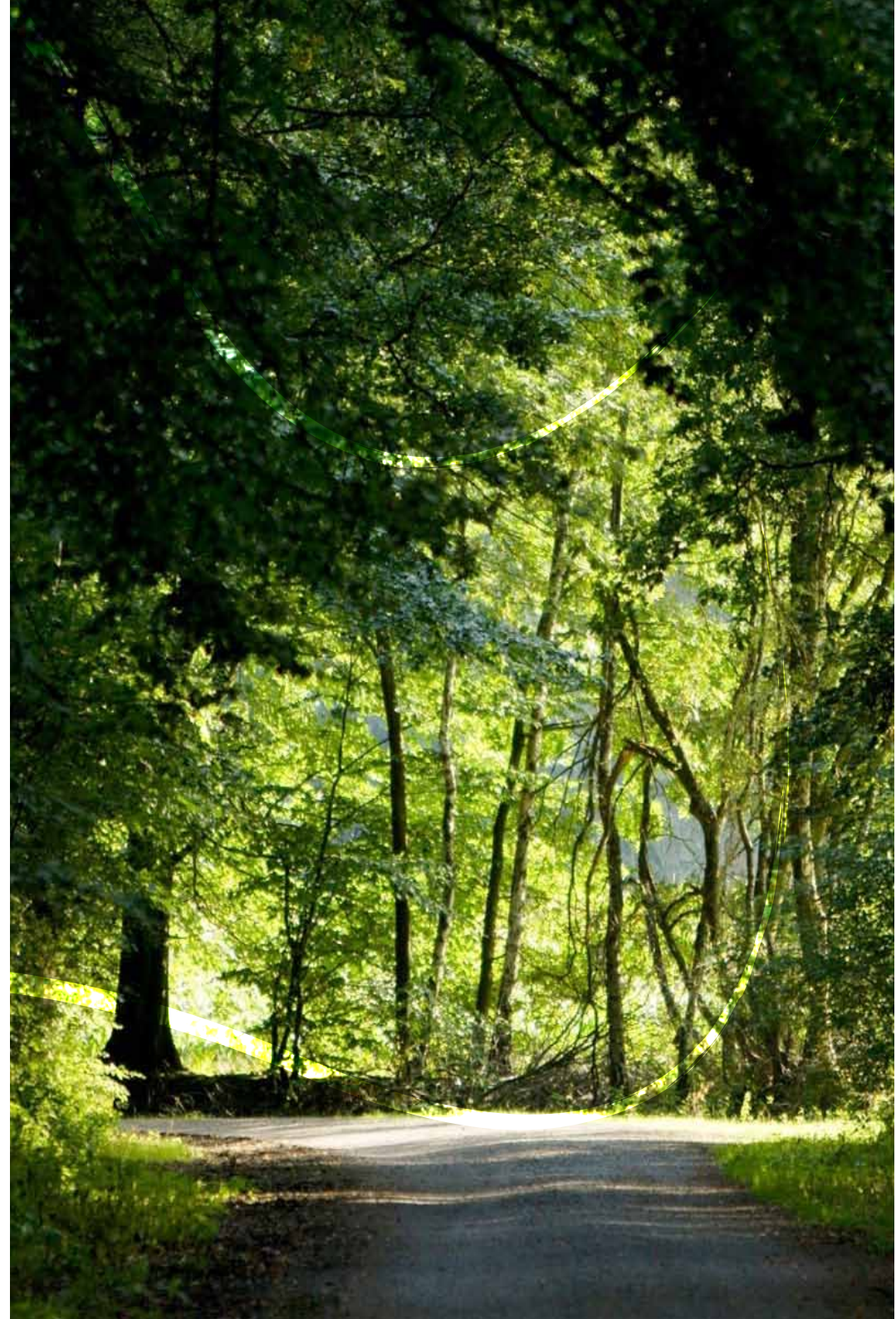


Financial Planning is an ongoing process which enables you to make sensible decisions about money that can help you create the future you want for you and your family.

Good financial planning is not just about buying products like a pension or an ISA. It's about establishing your short, medium and long term goals in life and giving you a roadmap to achieving them. It's about being in control of your finances rather than letting your finances control you.

Church's provide a bespoke, ongoing and comprehensive financial planning service which is unique to you and puts you in complete control.

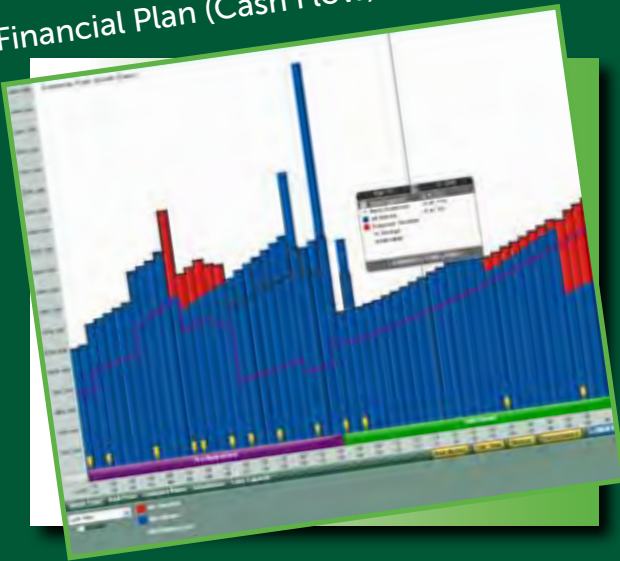
To help you to achieve all that is important to you, we will examine your situation and establish your lifestyle needs. With the use of our interactive planning software, and our technical expertise, you will have the opportunity to 'see' your financial future, run different 'what if' scenarios and together we can build a strategy for you to maintain your desired lifestyle without running out of money.



Planning your future

With the use of interactive financial planning software, we can provide a visual way to help you plan for the future. We can also review a number of alternative 'what if' scenarios.

Financial Plan (Cash Flow)



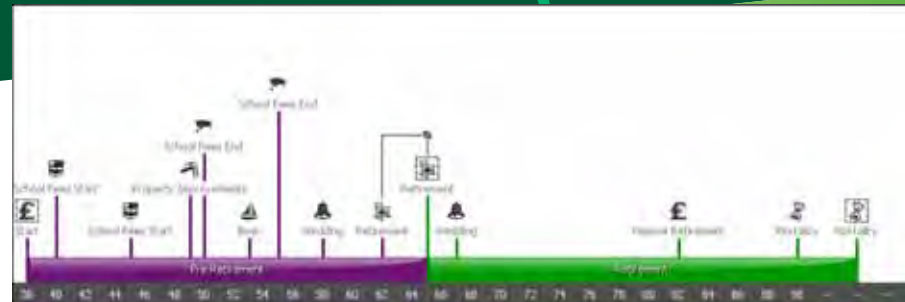
Family Balance Sheet

	Peter	Emily	Family	Total
Assets				
Investments				
Cash	\$178,000			\$178,000
Stocks	\$12,000			\$12,000
Bonds	\$12,000			\$12,000
Real Estate			\$12,000	\$12,000
Total	\$214,000		\$12,000	\$226,000
Equity				
Cash				
Stocks				
Bonds				
Real Estate				
Total				
Liabilities				
Mortgage				
Total				
Net Worth				
Total				

Financial Plan 'What If' Scenarios



Timeline



Church's Investment Strategy

This is a summary of Church's investment strategy.

Market timing

We believe no one can predict the timing of market performance. Remaining fully invested over the long term will greatly increase the chances of capturing capital market returns.

Markets are efficient

We believe markets are efficient and share prices reflect what is known about a company at any moment in time. Such knowledge is limited to what has happened in the past. What may happen in the future is purely speculation. It is our view that trying to time investment markets is a pointless exercise and largely reliant on luck.

Diversification reduces risk

The discovery that won Harry Markowitz the Nobel Prize in Economics in 1990. Diversifying investment portfolios using different asset classes can reduce the level of risk and help to maximise investment return.

The Three Factor Model

Used to enhance returns over the longer term. In the early 1990s, research carried out by Eugene Farma and Kenneth French showed that the following three factors explain more than 96% of investment return:

- Returns from shares are expected to be higher than from fixed income
- Small company shares (measured by market capitalisation) have a higher expected return than large company shares
- Lower priced, out of favour, value shares have a higher expected return than higher priced growth shares (measured by the ratio of a company's book value to its market value).

Active versus Passive fund management

Academic studies have shown that, on average, actively managed funds under perform the market by a wider margin than passive funds. We use a passive investment approach as we believe this type of strategy is more likely to capture market returns and benefit the investor by having lower charges.

Portfolio rebalancing

An important discipline which we recommend is completed on a regular basis.



Church's Commitment

As your trusted financial partner, you can expect us to:

Create and present a clear and personalised financial plan using cutting edge interactive financial planning software.

Assess and profile your tolerance to investment risk, financial goals, aspirations and your future cash flow requirements.

Return calls and emails promptly, handle administration efficiently and liaise with third parties on your behalf.

Ensure you stay on track by reviewing your plan on an ongoing basis, adapting your plan to your ever changing life.

“
**There is no greater happiness than
freedom from worry, and there is no
greater wealth than contentment**

Lao Zi, Spring and Autumn Period

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Church's Financial Planning Ltd is
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