

Arthur Beverly Financial Management

Independent Financial Advisers



"Here to Help"

**Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW**

Tel 0141-956 5525

"I want to discuss why does a company exist in the first place? In other words why are we here?"

I think many people assume, wrongly that a company exists simply to make money. While this is an important result of a company's existence, we have to go deeper and find the real reasons for our being.

As we investigate this, we inevitably come to the conclusion that a group of people get together and exist as an institution that we call a company, so that they are able to accomplish something collectively that they could not accomplish separately — they make a contribution to society, a phrase that sounds trite, but which is fundamental. . . .

You can look around (in the general business world) and still see people who are interested in money and nothing else. But our underlying drives come largely from a desire to do something else — to make a product, to give a service — generally to do something which is of value.

So with that in mind, let us discuss why the Hewlett-Packard Company exists. . . .

The real reason for our existence is that we provide something which is unique. . . . something that makes a contribution. "

David Packard — 8th March 1960

"And we strive to achieve the same ideals"

Arthur Beverly — 25th June 2009

An Introduction to Our Services And How They Work For You

Background

Over the years, life has become more and more complicated and these complications permeate through all aspects of our lives. One of the most important areas that affects you is how you overcome your concerns about your life, both on a personal basis and in your working life, and to this end we have produced this Paper.

Our Aims

The aim of Arthur Beverly Financial Management is to help our clients be financially well organised, achieve and maintain their desired lifestyle with financial independence and minimise tax liabilities.

What Can You Expect

In this Paper, we outline what you can realistically expect to be the outcome of our relationship, our money back guarantee, a testimonials we have received from some of our clients, the process undertaken and the cost of our services clearly annotated so that you know a) what you are paying and b) what you are receiving. But first we must know more about you and that's where we start.

The First Step

The first step is to try and understand your concerns, and what your priorities are. We also want to understand why you have these concerns and how we can start to help eliminate them.

Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956
5525

What Is It That Concerns You?

To help you and us clearly understand your current situation, try completing the ScoreCard below. Rate your reaction to each pair of phrases. Decide where you lie on a scale of 1 to 10. If you agree with the statements on the Left Hand side, your score will be lower whereas if you are in agreement with the Statements on the Right Hand side your score will be higher. Finish by adding up the scores from each column and then across the row at the bottom.

Name:

Date:

The "Concerned" Side		1	2	3	4	5	6	7	8	9	10	The "Unconcerned" Side	
A	I don't have enough time for everything I want to do	1	2	3	4	5	6	7	8	9	10	I have ample time for everything I want to do	A
B	I spend so much time on "paperwork" it is preventing me from achieving my goals	1	2	3	4	5	6	7	8	9	10	I spent little or no time on unnecessary "paperwork"	B
C	My work is interfering with my home life	1	2	3	4	5	6	7	8	9	10	I have an excellent home life with plenty of time available to spend with my family	C
D	My lifestyle will suffer when I stop working	1	2	3	4	5	6	7	8	9	10	My lifestyle will not suffer when I stop working	D
E	My current outgoings are too high	1	2	3	4	5	6	7	8	9	10	My current outgoings are well within my means and don't concern me	E
F	My family would suffer financially if I was ill	1	2	3	4	5	6	7	8	9	10	My family would not suffer financially at all if I was ill	F
G	My family would suffer financially if I died	1	2	3	4	5	6	7	8	9	10	My family would not suffer financially at all if I died	G
H	The goals I have for my family will not be achieved or, even worse, I do not have any life goals	1	2	3	4	5	6	7	8	9	10	The goals I have for my family and my life goals will be achieved	H
I	I am very concerned about my job security	1	2	3	4	5	6	7	8	9	10	I am not at all concerned about my job security	I
J	I will probably experience difficulties in finding a new job should I be made redundant	1	2	3	4	5	6	7	8	9	10	I believe that I will be able to find a new job with little difficulty should I be made redundant	J
ADD COLUMN TOTALS												YOUR SCORE _____	

Arthur Beverly Financial Management
 2 Stewart Street
 Milngavie
 Glasgow
 G62 6BW
 Tel 0141-956
 5525

What Are The Reasons You Gave Yourself The Score You Did?

In order that we can more fully understand your situation, please briefly explain your scores in the table below.

Name:

Date:.....

	The reason why I gave myself this score is...	What I could do to increase my score is...	
A			A
B			B
C			C
D			D
E			E
F			F
G			G
H			H
I			I
J			J

Having completed the above, where do we go from here? What's in it for you? How does Arthur Beverly Financial Management get paid? What will be the outcome? Why should you use us? What's the process?

Read on.....

Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

The Outcome

Essentially the Outcome is what you want it to be. Working together we will work on the items above which you found most challenging to devise the best way ahead for you. We will also work on your future desires to help you achieve them.

Whilst we can't guarantee that answers will be found to everything, we can guarantee that by working together, everything possible will be done to achieve the results you want.

- We will help you gain a much clearer financial / lifestyle perspective
- We will listen (intently) to you and so understand your personal values and objectives.
- We will create highly personal, beneficial plans for your future
- We will help you navigate the complex pension and investment options at the various crossroads of your life.
- We will translate this complexity into a clear path for you to follow.
- We will underpin this with meticulous planning
- We will support this planning with equally careful record keeping
- We will give you the confidence to make wise decisions using unraveled information.

Our Guarantee

Although we are confident of success, we guarantee that if we do not come up to the standards expected of us, we will refund the last 6 months cost of our services made in that year, to ensure that you are completely satisfied and will not lose by dealing with us.

Our Testimonials

The following are excerpts from some of the letters of appreciation we have received and are reproduced here with the permission of each individual.

"The business dealings I have had with Arthur have been dealt with in a very professional manner. One of his strong points was his ability to listen to our needs and suggest solutions to these" - B S, Greenock

"We find you to be a good communicator, patiently dealing with questions and helping us understand the background to your recommendations, when we naturally are prone to inaction or be sceptical" - J G, Strathblane

"I really felt you knew my financial plans/aims/goals and remembered a lot of the conversations we had had so I knew I was in safe hands" - J B, Dollar

Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

"You conduct yourself and your business in ways, friendly but not informal, that inspire confidence in your abilities and in your integrity." - J P, Argyll

" I have known Arthur for many years. I have complete faith in his ability. I am more than willing to listen to his advice and act upon it" - J B, Kirkintilloch

"People rely upon you for independent, professional sound advice". - R S R, Clarkston

Why We Are Different

Hopefully you will not fail to have noticed that the whole essence of our Service is the focus on *you*, the fact that we will be working *together*, with no pushing of financial products. Essentially our clients are comfortable knowing that there will be no pressure to purchase a "policy" which traditionally was how Financial Advisers were paid. We get paid for ongoing (hopefully superb) advice and service. We believe also that the cost of our service is fair to both you and us.

Through considerable research, we know that what people most want by way of help is just three things: Trust, Leadership, and Creativity.

Trust is about providing *confidence*. While confidence is something we feel as individuals, it really comes from others with whom we have relationships. Good relationships provide confidence. The people we rely on and the people who support and protect us give us confidence. You may have already accomplished much but still feel uncertain deep down?

By **Leadership** we mean providing *direction*. This means eliminating dangers that you face and focusing on opportunities. We help create a plan and path to guide you through what can be an often confusing and overwhelming world. What do you fear most losing? What keeps you awake at 4am?

Creativity is about providing *capabilities*. Skills, knowledge, tools, technologies and systems all fit into the area of capabilities since they all enable us to do more, better. You may have already accomplished much but still feel uncertain in some regards.

Using our Service and its bespoke package, you will be able to identify the right direction for *you* by using your relationship with us to create the best way forward for you and those areas on which you need to focus in order to achieve what's really important to you.

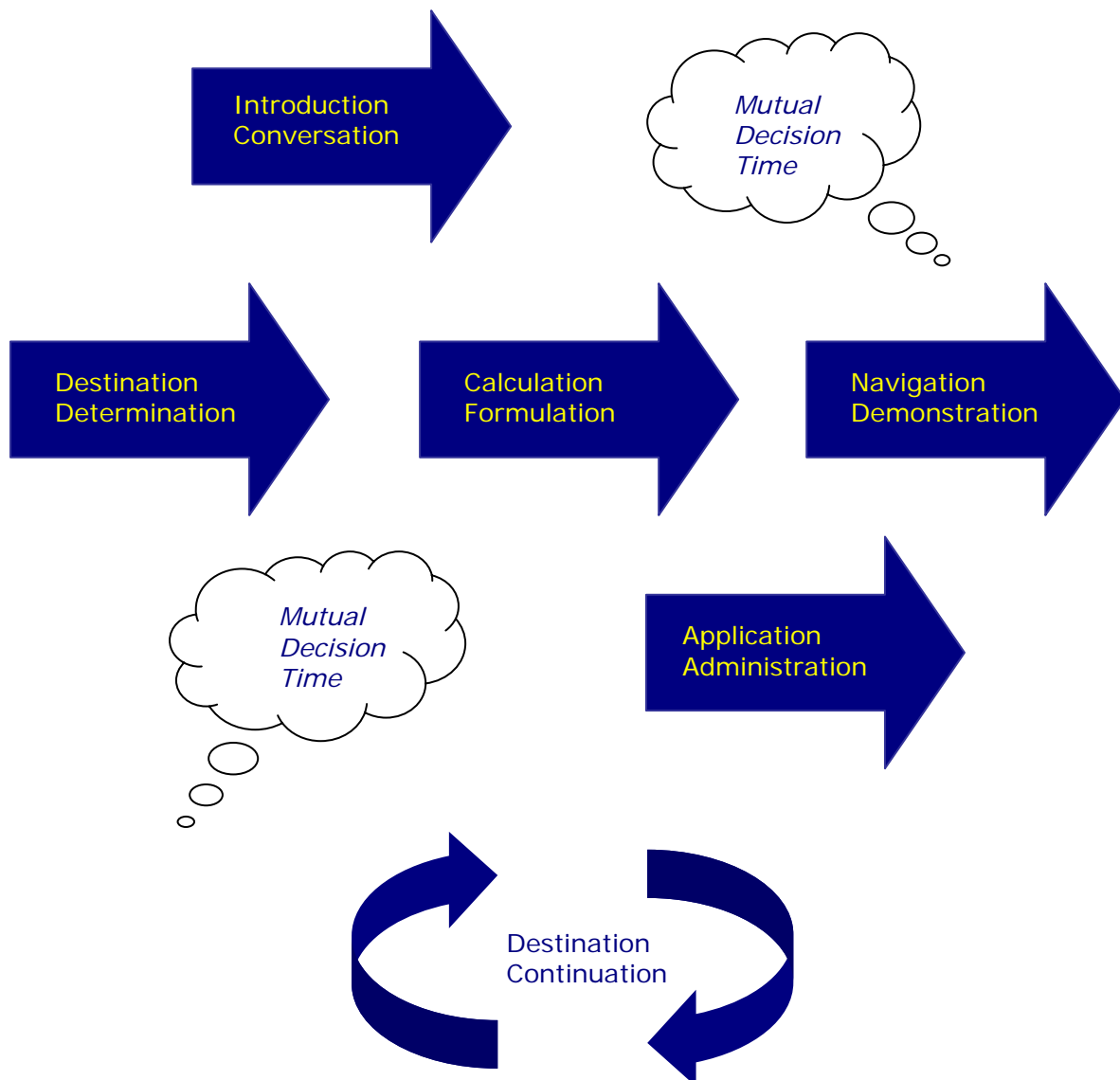
Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

The Service

Lastly let us outline what our services actually are and how some, or all of them will enable you to achieve what you want in life for you, your family and your business.

Arthur Beverly Financial Management provides a full Financial and Lifestyle Planning Service designed to meet with **your** needs, aspirations and desires. By definition therefore, each client receives a different service specifically fashioned for him or her.

We have therefore set up a process as shown below which leads the client along his or her chosen route.



Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

How the various parts of the process work as shown above is as follows

The **Introduction Conversation** during which we carry out some exploratory work

The **Destination Determination** during which we identify your financial situation, your needs, your hopes, and your aspirations and lay down the beginnings of the route you want to take

The **Calculation Formulation** during which we put together all the information you gave us and identify the road ahead down which you want us to travel together.

The **Navigation Demonstration** during which we agree on how we are going to proceed over the coming months and years.

The **Application Administration** during which we arrange, complete, submit, and track any plans on your behalf.

The **Destination Continuation** during which we re-identify your financial situation, your needs, your hopes, and your aspirations and confirm the continuation of the route you want to take.

Whilst much of the above process covers your Financial Planning, an equally important aspect of the process covers your needs, aspirations and desires. The setting of goals for your life is all part of the process and one that is not readily available elsewhere.

We offer three options as a Menu of Services as shown below although specific services for something which is not shown can be provided at an agreed price.

Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

Menu of Services

	Master Service	Standard Service	Basic Service
Initial Meeting Service	✓	✓	✓
The Full and Regular Review of Your Financial Situation Service	As Required	Every 12 Mths	Every 18 Mths
Unlimited Telephone and Email Access Service	✓	✓	✓
Personal Protection Selection Service	✓	✓	✓
Pension Transfer Set Up Service	✓	✓	✓
Pension Risk Profiler Service	✓	✓	✓
Investment Review Service	✓	✓	✓
Investment Strategy Service	✓	✓	✓
Investment Selection Service	✓	✓	✓
Investment Risk Profiler Service	✓	✓	✓
Inheritance Tax Planning Service In Conjunction With Your Legal And Other Trust Advisers Service	✓	✓	✓
Written Portfolio Valuations On Request Service	✓	✓	✓
Introduction To Other Professionals Service	✓	✓	✓
The Priority Response Service Providing Phone Calls And Emails Returned Within The Time Indicated Service (Except During Weekends And Holiday Periods)	24 Hours	24 Hours	48 Hours
The Portfolio Management Service Providing Online Access To Portfolio Valuations, Portfolio Monitoring And Re-Weighting Of Asset Allocation Service	✓	✓	
Unlimited Face To Face Access Between Review Dates	✓	✓	
The Remove The Hassle Service Taking The Complexity And Hassle Out Of Administering Your Financial Life Service	✓	✓	

Arthur Beverly Financial Management
2 Stewart Street
Milngavie
Glasgow
G62 6BW
Tel 0141-956 5525

	Master Service (cont)	Standard Service (cont)	Basic Service (cont)
The Taxation Planning Service In Conjunction With Your Accountant And Other Taxation Advisers Service	✓		
The Professionals Service Providing Strategic Updates To Your Accountant & Any Other Professional Advisers Service	✓		
The Second Opinion Service Being Available To Consider New Ideas From Whatever Source They May Originate Service	✓		

In Addition we provide

The Personal Protection Transaction Service

The Pension Performance Review Service

The Personal Pension Set Up Service

The Investment Set Up Service Service

About Arthur Beverly



Arthur Beverly has been a successful Financial Adviser since 1986, prior to which he was a Chartered Quantity Surveyor.

In 1995 he became an Independent Financial Adviser, having previously been an Appointed Representative of a well known Financial Institution. Since then he has concentrated principally on advising Business Owners and Senior Executives, as well as other wealthy individuals.

Arthur has been an active member of the Personal Finance Society (PFS), formerly the Life Insurance Association (LIA), for the last 22 years, serving at both local and national level.

In his personal life, Arthur is married with one son, and continues to maintain a contact with the Scout Association with which he has been associated for longer than he cares to remember! Interests in photography, playing Bridge, and watching sport take up much of his spare time, he being an avid follower of the Club Rugby scene. He enjoys nothing better than lighting the Barbecue (of the charcoal variety naturally) of a weekend and cooking for family and friends.

Arthur Beverly Financial Management
 2 Stewart Street
 Milngavie
 Glasgow
 G62 6BW
 Tel 0141-956 5525