# Live the life you want

**Helping You Achieve Financial Freedom and Peace of Mind**

Important information about the service you will receive and how
Lucent Financial Planning Ltd will help you with your financial planning.

- ✓ Chartered firm
- ✓ Truly independent
- ✓ Client events and workshops
- ✓ Wellbeing and care
- ✓ Family ethos
- ✓ Total cost competitive
- ✓ Evidence-based

We arrange money to fit in with you and your life, not the other way around. We remove worry and bring clarity for life.

We help you and your family make big decisions about the future and realise your dreams. We promise to move heaven and high water to help you and treat you as our own family, with this we will want you to work with us and trust our advice as we sincerely have your best interests at heart.

Lucent Financial Planning Ltd
1B The Exchange
20a Poplar Rd
Solihull
B91 3AB
Telephone: 0121 705 1000

General Email: info@lucentfinancialplanning.co.uk
Client Support Email: support@lucentfinancialplanning.co.uk
Website: www.lucentfinancialplanning.co.uk

## WHY LUCENT

Lucent Financial Planning are friendly and down to earth; we pride ourselves in being extremely approachable, where no question is a silly question!

We are experts in what we do and work **with** our clients because you have one life and you know how you want to live it.

- You may need some inspiration on what options are available to you.
- You may need full holistic advice on everything or advice on one particular thing.
- You may have a very complex situation and do not know how to resolve your objectives.

Let us help you live the life you want, sooner and to its maximum!

### Lucent Financial Planning are proud to be a Chartered firm

'Chartered Financial Planners' status allows firms to demonstrate their professional commitment to raising standards of knowledge, capability and ethical practise.

Chartered firms must ensure staff members acquire and retain the necessary knowledge and skills to deliver the highest quality advice. They must also work in an ethical manner that places client's interests at the heart of the advice they give.

With fewer than 300 firms of 'Chartered Financial Planners', it remains an exclusive and valuable distinction.

Genuine professionalism has never been so valued – or so necessary. The Chartered titles awarded by the CII are steeped in history, but they remain today's 'gold standard' of excellence and integrity.

100%

**Of our customers say their wealth is in safe hands with us**

**Of our customers say we really understand their goals and objectives**

### A word from our clients….

"I find Lucent to be very friendly, sociable, professional and trustworthy" *COLIN, BIRMINGHAM*

"Thank you sooo much for your valued advice – this has enabled us to achieve our dream of early retirement and a 'most wished for' move to Cornwall" *ROB AND JULIE, SOLIHULL*

"I would highly recommend the services. Advice has been given in a very clear and professional manner without any pressure to make investment decisions that I am not fully sure of" *ANON, BIRMINGHAM*

## MEET THE TEAM

### About Steve Rowe, FPFS, Chartered Financial Planner

Steve tries not to take himself too seriously and to keep a light-hearted approach to his work in what can be a dour subject. This reminds him that though the technical aspect can be less than riveting, good financial planning is at the forefront of living a less stressful and ultimately more fulfilling life.

Steve likes to take part in different and varied activities and will give almost anything a go once. This easy-going nature has led to Steve being able to give even and unopinionated advice on various strategies. Other advisers are keen to promote a certain way of doing things, but this goes against Steve's belief that he is merely a tool being used to forge a person's finances into shape – but with their vision of their future being the anvil upon which the finances are shaped.

Steven Rowe, Principal and Independent Financial Adviser with Lucent Financial Planning Ltd has achieved the level of 'Chartered Financial Planner'. This represents the pinnacle of professionalism in the arena of Financial Advice. To achieve this, the following criteria have had to be met:

- Hold the Advanced Diploma in Financial Planning
- Have over five years' relevant industry experience (not necessarily post-qualification)
- Adhere to the Chartered Insurance Institute's (CII's) Code of Ethics and Conduct
- Demonstrate three years' existing Continuing Professional Development (CPD) and commit to maintaining this activity.

### Qualifications

- Fellow of the Personal Finance Society
- Advanced Diploma in Financial Planning
- STEP Certificate in Trusts & Estate Planning
- Diploma in Financial Planning
- Financial Planning Certificate
- Certificate in Life and Pensions
- Certificate in Equity Release

## About Kelly Xue, APFS, Chartered Financial Planner

Kelly is a highly thought of and knowledgeable Financial Planner. Kelly is meticulous in her approach, making sure that her clients are at the heart of what she does. Kelly works with her clients to realise their dreams and truly understand what it is they want from their lives, uncovering how to achieve this and making sure it will happen with a realistic plan. Kelly's motto is, "Build the best tomorrow by making a better today."

Kelly ensures her work is of the highest quality. Kelly offers unbiased and impartial decisions, explaining everything diligently so that not only is it clear, but her clients are confident in their outcomes and reasons why.

## Kelly has met the following criteria:

- Holds the Diploma and Advanced Diploma in Regulated Financial Planning
- Holds Advanced papers in Financial Planning Process, Personal Tax and Trust Planning, Pension Transfers and Retirement Income Planning
- Adheres to the Chartered Insurance Institute's (CII's) Code of Ethics and Conduct

## Qualifications

- Advanced Diploma in Financial Planning
- Member of the Personal Finance Society
- CII Level 4 Certificate in Pension Transfer Advice
- CII Level 3 Award in Long Term Care Insurance
- CII Level 3 Certificate in Equity Release
- CII Level 3 Certificate in Mortgage Advice

## About Luke James, DipPFS, Independent Financial Adviser

Luke is a well-respected Independent Financial Adviser who enjoys helping his clients achieve their goals and ambitions.

Luke is able to explain the most complex financial matters in a way that is easy to understand, due to his in-depth knowledge of the industry, providers and financial markets. He brings all of this knowledge and experience to creating tailored solutions to perfectly suit the varying aims and needs of his clients.

Luke is very approachable and down to earth; building trust and understanding very quickly.

## Luke has met the following criteria:

- Holds the PFS Diploma in Regulated Financial Planning
- Holds Advanced papers in Financial Planning Process
- Adheres to the Chartered Insurance Institute’s (CII’s) Code of Ethics and Conduct

## Qualifications

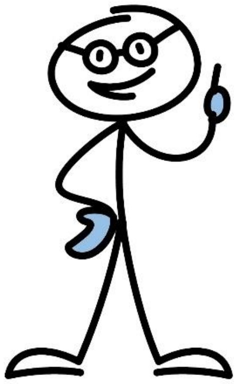
- Member of the Personal Finance Society
- Diploma in Regulated Financial Planning
- Certificate in Pension Transfer Advice

## TEAM SUMMARY

Our Advisers are supported by a team of Management, Client Experience, Client Liaison, Paraplanners and Administrators to ensure we cater for your every need.

## WHAT WE DO

We find that wealthy people, and people that want to be wealthy, need help with the following:



- ✓ Making smart decisions with their money
- ✓ Avoid making financial mistakes and correcting any that have been made in the past
- ✓ Avoid missing significant opportunities
- ✓ Legally mitigating taxes
- ✓ Protecting their wealth for their heirs
- ✓ Protecting wealth from being unjustly taken through divorce or litigation
- ✓ Increasing charitable giving
- ✓ Supporting people’s natural human instincts to keep them and their investments on track

We take the admin and stress out of managing your money. We do this by analysing what you have, and how you want to use it, then working with you to build a bespoke, tailored plan you can follow to help you live the life you want. We know financial matters can be confusing and complex, so we strive to keep things light-hearted, simple, and straightforward.

Our investment strategy follows in-depth and continuing scientific research and evidence, spreading your investments to bring you optimum returns in line with your goals and your preferred level of risk.

We genuinely care about our clients and will always be down-to-earth and transparent in all that we do, so you are clear how your plan is working with you towards achieving your dreams, now and into the future.

### Specialist areas include

- Investment management
- Retirement Planning
- Business & Family Protection
- Tax Planning
- Estate Planning
- Company Owner Planning


### We best serve people who:

- want to truly understand their finances and what this means for their future
- understand that money is there to be spent on the things they enjoy – not to be hoarded
- seek a personal service from friendly and open-minded advisers
- are seeking expert financial advice and / or investment management
- want help to formulate and maintain a clear financial plan and strategy to make the most of their hard-earned money
- are keen to maximise the tax advantages available uniquely to them, particularly business owners
- are seeking a sense of control, peace of mind and financial freedom
- regard service and a trusted relationship as key to working with advisers of any sort

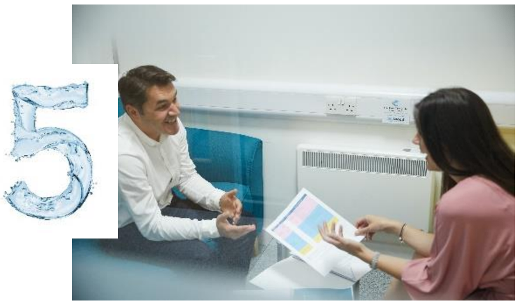
## THE CLIENT JOURNEY

1. **Getting to know you (1st Meeting)**
   We will explain how we work, and learn about your **life goals, money personality** and **emotional factors**, **confidence**, **available capital**, and your **attitude to risk**. Then we can both decide how we can best offer value to your life.

2. **Building the plan**
   We will design and create a meticulous Life Plan unique to you, your goals, and your profile, including extensive financial forecasting, sophisticated software and recommendations based on our first meeting. You will not pay anything for the plan at this stage.

3. **Presenting the plan (2nd meeting)**
   We explain your personalised Financial Plan and back up our recommendations, the strategies, tactics, and costs. We can explore other scenarios and edit the plan, where necessary. Your Financial Plan will cost £2496, but if you can truly say it was not useful then we will waive this fee.

4. **Doing the research**
   This stage helps us create a meticulous investment portfolio specific to you. We do our homework using the most sophisticated software and our expertise to see who, how and where is best to invest with, and which products will deliver the results to help you achieve your goals. (We also decipher the small print so there are no nasty surprises).



5. **Ongoing Support and Review**
   We will start monitoring the products and your plans with you. We will make incremental changes where necessary, update you on the fund performance and legislation, and keep you focused during volatile markets.

   You also get a 24/7 online view of your investments through our client login along with a host of webinars, animations, videos and support tools to help you on your continuing financial journey.

# YOUR PERSONAL HUB

**Included for all our ongoing service clients is our Personal Finance Portal and Lucent Financial Hub.**


## What is it?

The **Personalised Finance Portal** is a secure, personalised portal at your fingertips.

Bring your finances and knowledge to life!

## The Personal Finance Portal

- **Online access** Easy, secure online access to your financial information all in one place, 24/7. Available on desktop, mobile and tablet.
- **Document storage** Do not lose your important documents - upload them to save on a secure server and access whenever you need them.
- **Personalise** your dashboard to see the information most important to you.
- **Open Banking** Link your existing current/savings and credit card accounts elsewhere, for a complete view of your finances in one secure location – without sharing your banking login details.
- **Holistic view** Get a complete and up-to-date view of all your assets and liabilities, and your income and expenditure to help you monitor, analyse and manage your spending habits.
- **Additional** functionality such as secure messaging with your adviser is available for our full advice clients.

## The Lucent Financial Hub

Within your Portal, you will have access to the **Lucent Financial Hub**, your One Stop Shop for financial education, information, and guidance.

- **Monthly Webinars created for you** We do our best to take requests!
- **Animated series of Lucent explanation videos**
- **Regular Financial Education videos** providing you with knowledge and information on a host of financial planning matters
- **Budget Planner** Manage your income and expenditure with our tools
- **Lucent Monthly Newsletters** The latest news, hints, tips, and advice on all things financial in a down to earth blog with links and media to bring it to life! All stored on your handy hub
- **Hints and Tips** Guidance and support tools for your day-to-day life

  **And so much more!**


Access is free for clients on our ongoing service, or £9.99 per month for anyone keen to keep a close eye on their finances!

We hope you enjoy working with Lucent as much as we enjoy helping you on your life journey!

We pride ourselves in giving you the confidence to recommend us to your nearest and dearest, whether friends, family, or colleagues. We promise to do right by you.

If you need to talk to us at any point of your journey, please do not hesitate to get in touch, we are here for you 100%

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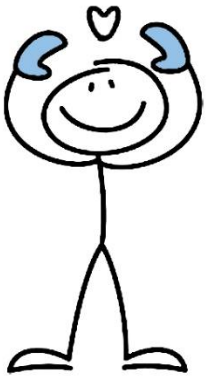


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