Ovation
SOUND FINANCIAL PLANNING

What's included in your ongoing Ovation fee

Ongoing Planning and Investment Advice

- Review meeting held face to face or over your preferred media. We find out what's changed in your life, what you're looking to achieve and how this affects your financial plan
- Update income and expenditure analysis
- Where appropriate, update long term financial projections and assess your views on risk
- Full review of existing plans, including reviewing investments, updating and rebalancing portfolios. This includes a full summary of your annual investment performance and charges
- Tax planning, ISA & Pension contributions, Capital Gains Tax calculations, utilising allowances and reviewing Inheritance Tax position
- Updating regular contributions, withdrawals and ad hoc payments to your plans. When you come to take pension benefits, this is a more complex area and may involve an additional fee
- Helping you to manage your cash reserves
- Working with Power of Attorney's and 3rd parties (e.g. accountants and solicitors)
- Introduction to other professional services (e.g. accountants, solicitors and mortgage advisers)

Administration

- Tax vouchers and Capital Gains Tax statements provided. We will also send these to your accountant when requested.
- Provider administration, including change of address, document certification and pension beneficiary updates
- Help ensure things like Wills and Power of Attorney are in place and provide introductions where appropriate

Knowledge & Extras

- Access to the whole Ovation team, including:
    - Any of the advisers, including our Chartered Financial Planners, throughout the year
    - The client services team
    - Our in-house technical research team
    - Ovation's investment committee
- Communications including market commentaries, budget updates, podcasts and newsletters
- Access to guest webinars, regular social and networking events
- Introductory chat and financial education with children at no cost

MyOvation Client Portal

- Use of secure messaging system
- Access to adviser diaries to book appointments
- Document storage area for your Financial Planning and personal use
- Access to investment and pension valuations
- Access to a budgeting tool to analyse your income and expenditure