

PLANNING YOUR FINANCIAL
FUTURE TOGETHER



COCKBURN LUCAS
INDEPENDENT FINANCIAL CONSULTING



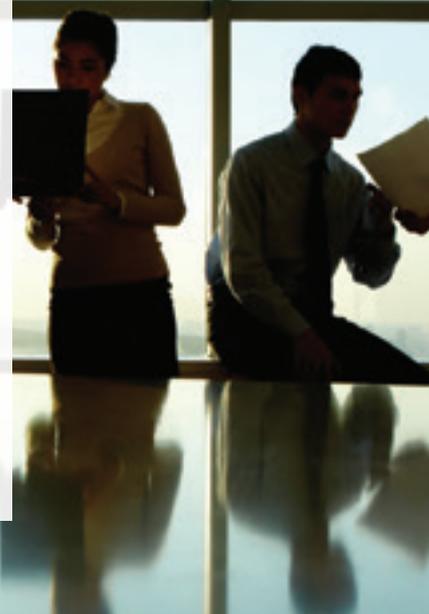


About Us

Cockburn Lucas IFC Limited was established in 1997 to provide a fresh approach to the delivery of independent financial advice. The company provides bespoke advisory services to individuals, corporate clients professional connections, trusts and pension schemes.

The highly qualified and experienced team have been together for nearly 20 years. We advise on and oversee the investment of assets approaching £100m* providing both trustworthy and impartial advice from our offices in West Bridgford, Nottingham. Due to demand, we have expanded over the years with individual consultants specialising in a diverse range of advisory services. We believe it is vital to offer contemporary solutions backed up by a high level of care and attention to detail provided through a truly personalised service.

* Correct at 21/5/2013



Take a new journey

Clients at each stage of their financial journey will have individual goals and needs.

Save

Typically these are clients aged 20+ who are looking to save tax-efficiently for their future. You may need guidance on which products to invest in to maximise tax efficiency and which funds to invest in. You want to maximise return for the level of risk that's right for you and may want to protect your family.

Shift

Clients who have built up a pension pot and/or other assets, and are planning when to retire. You may need advice on reducing the impact of market volatility on your investments and also want to get your savings under control by consolidating into one place with a bespoke investment strategy.

Spend

You are already retired or are just about to and may need advice on how much income you need at different stages during retirement, and how to invest your assets to maximise tax efficiency and minimise risk to capital as wealth preservation becomes more important.

Share

You may be thinking about how to pass on your wealth tax efficiently, and considering potential long term care costs and ways to minimise inheritance tax.

Our Services

Our range of services include:

- Retirement Planning
- Inheritance Tax Planning
- Long Term Care Advice
- Investments & Tax Planning
- Business Protection & Remuneration Advice
- Asset Allocation & Risk Profiling

The Financial Conduct Authority does not regulate taxation and trust advice.

Becoming a Client

In consultation with you, as one of our clients, we aim to design an investment strategy based on your personalised objectives, aspirations, risk profile and tax circumstances.

Once implemented, our recommended financial planning strategy is regularly reviewed in line with your objectives and any change of circumstances, including market conditions. Our normal policy is to hold at least one annual meeting, where a full review and valuation can be provided in keeping with our Wealthmaster Service, but meetings on demand can be arranged as circumstances or events change.

Our Process

Here is a flow chart that we hope makes our process of giving financial advice simple and easy to understand.

1. Discovery Meeting/Risk Profiling

This is where we introduce you to our services and advice process. We will discuss your own personal financial needs and possible solutions.

We will also have an in-depth discussion regarding risk profiling.

2. Research

We will then take time to formulate our recommendations and plan our proposed solution and Asset Allocation Programme tailored to meet your financial objective.

3. Recommendations & Planning Meeting

Once we have sent you your Financial Planning report we will host a joint meeting to present our strategy and any product recommendations.

This also offers us an opportunity to discuss and amend any areas prior to reaching a mutual commitment.

4. Implement Plan

Once we have reached a mutual commitment to proceed, we will commence with implementation of our recommendations and carry out all administrative work involved.

5. Maintain & Review

As part of our services, we will regularly meet to review and ensure our advice and asset allocation remains consistent with your needs and risk profiles. Dates for valuations and review meetings will be mutually agreed at this stage.



To become a new client at Cockburn Lucas, please contact us by e-mail or telephone, and a member of our Business Support Team will be more than happy to arrange an initial no-obligation meeting with one of our Financial Advisers. Our contact details can be found on the back page of this brochure.

Risk Profiling

Before any recommendations can be made, we will need to determine the level of risk you are willing to take with your investments. There is no such thing as a 'risk free' investment and, in consultation with our expert advisers, your capacity for financial loss can be assessed along with the level of volatility you are prepared to tolerate. The value of your investment can go down as well as up and you may get back less than the amount invested.

How does it work?

Risk Profile - We will ask you to complete a Risk Profile Questionnaire. This helps to determine the type of investor you are (Defensive, Intermediate or Progressive) and your 'attitude to risk'.

Meeting your needs

Any advice given will be based around your attitude to risk, as well as your personal needs. For example, if you are a 'Progressive' investor, we are likely to recommend a wider range of funds in equities. However, if you are a 'Defensive' investor, we will focus more on capital protection and fixed income.

Proof in the Pudding

Through our use of Morningstar research software, we are able to show you at any one time whether your investment portfolio is in line with your attitude to risk.

What if my risk profile changes?

We understand that changes in your personal circumstances may lead to changes in your attitude to risk. Should there be a change in your risk profile, any advice given will reflect this accordingly. You will be able to discuss your on-going needs with your advisor at regular face-to-face meetings.

Overseeing your Portfolio

When recommending and overseeing assets that we feel you should invest into, we believe it is of vital importance that we ensure you are invested in a range of funds suited to your attitude to risk. We achieve this goal via our asset allocation and risk profiling processes.

How does it work?

Market Analysis

We analyse and scrutinise market data to help make accurate predictions on future market outcomes.

Utilising Professional Contacts

We consult with our extensive list of professional contacts to help determine what the future might hold for the markets.

Tailor Made

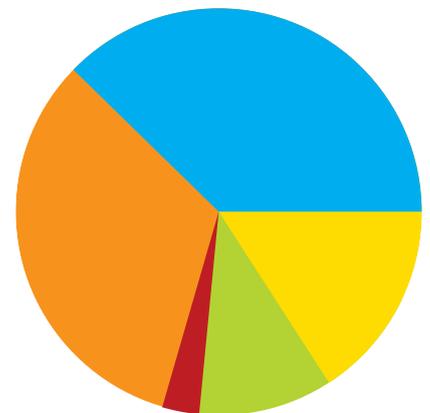
Your individual financial needs and risk profile, along with a detailed breakdown of your assets and liabilities, can enable us to build you a tailored investment strategy for the long-term.

What if my financial needs change?

We appreciate that as times change, so do your financial circumstances. In this instance, we will advise you on any changes we feel should be made to your portfolio via regular contact and review meetings.

Asset Allocation

Our asset allocation process is where we recommend which assets we believe you should invest in depending on your personal needs and your attitude to risk. As no one single asset class will perform consistently, it is vital that you maintain a balanced portfolio.



Asset Allocation	Portfolio
● Equity	37.54
● Fixed Income	33.71
● Property	2.70
● Cash	13.03
● Other	13.01
● Not Classified	0.00
Total	100.00

Our Wealthmaster Service

Our clients vary from private individuals seeking investment and retirement advice, to business owners, senior executives and trustees. We provide a wide range of services which offer more than traditional financial advice. Our team of experienced Financial Advisers will help you make those key and life-changing decisions when investing your money, allowing you to take control of your financial future, with regular reporting and reviews to enable your finances to grow with confidence.

Do you want to work with a firm that will take time to carefully assess and understand your personal financial needs and work hard to provide advice on the best possible solutions?

Individuals

We work closely with individual clients to help their finances grow and to protect their wealth. Many clients also want to provide extra income in retirement and protect their capital for future generations. We specialise in this type of advice. To learn about the specific services we provide in more detail, visit us at www.cockburnlucas.co.uk

Businesses

We work with corporate clients, from business owners to senior executives. We take away the worry and stress of employee benefits by providing sound advice on all corporate related financial matters such as risk management, pension planning, profit extraction and certain employee-related benefits. To learn more on how we can help you or your business, visit us at www.cockburnlucas.co.uk

Keeping a watchful eye

Regular review meetings, along with constant monitoring of your portfolio, are core to our service and this ensures that any necessary changes that need to be made to your portfolio can be made efficiently and easily.

Best of breed funds

Any funds that we recommend have been vigorously researched by our dedicated Investment Research Committee and our expert research and Professional Partners. We have worked alongside other professionals such as accountancy and legal advisers

for many years and can introduce you to specialists in this area via our range of extensive contacts. We look to cross refer to other professionals where applicable, and are always interested to hear from any practice looking to assist our clients with their Taxation and Legal requirements. To read more on how we help Professional Partners, visit us at www.cockburnlucas.co.uk

What makes us different?

As we live in an increasingly event-driven world, Cockburn Lucas believes that the application of a highly-disciplined approach to asset allocation, risk management and research sets us aside from our competitors. We believe the key to meeting a client's expectations is to create a completely bespoke investment strategy designed to help them achieve their individual investment

objectives within an agreed risk profile, taking into account their taxation position.

Total Return

Ultimately, people aim to make positive returns on their investments which is what we aim to deliver to our clients, irrespective of market conditions, over a normal business cycle.

In-depth analysis

Once a fund or product has been approved for recommendation, we will regularly analyse its performance to ensure that it is providing suitable returns based on your individual needs and objectives. Should the fund no longer meet our vigorous selection criteria, we will advise you on any changes that are needed.

Regular review meetings, along with constant monitoring of your portfolio, are core to our service



Listening to you

Investor Horizons and what we learned

We believe the most successful business strategy is to listen to our clients and make sure we adapt our services to what you need and want. Additionally we regularly “take the Pulse” of our investors to determine your financial needs and Investment behaviour allowing us to design and implement services that meet your goals having taking the time to understand what really matters. Here is a current sample of what our investors are saying and feeling.

Investors in a state of shock

Bombarded by negative Daily headlines many investors are either pessimistic about the prospects for the economy or cynical about the Government and the financial services sector as a whole given the issues surrounding political scandal and the Bank sector. Perhaps unsurprisingly a majority of investors said they were unwilling to take any risks with their money, preferring to hold their assets in cash and avoid any higher risks to achieve higher returns despite receiving little or no interest on savings accounts.

Long term versus short term

It appears that investing for the longer term is being put on the back burner as investors prefer to think short term (one to three years). In addition however a healthy number of investors are still thinking about that rainy day or the unexpected and understand the need to plan for both short term needs as well as the long and distant challenge of saving for retirement.

Inaction

As a result of lack of trust and high risk aversion many individuals appear to be adopting an understandable “wait and see attitude” and delaying or unwilling to take any action regarding investment decisions or planning. Living within a budget and preserving current wealth has become a pre-occupation for many and are the top financial priorities for many of us at present.



Attitudes to retirement and expectations

There is an increasing acknowledgment that funding for income in retirement is becoming more challenging due to low interest rates and that either retiring later or spending less will have to be part of the solution.

The average expectation for retirement income is £27000 pa but to achieve this you would need a pot of £540,000.

There does remain a striking gap between an individual's expectations in retirement and the plans they have in place to achieve their goals. The average expectation for retirement income is £27000 pa but to achieve this you would need a pot of £540,000*. Needless to say planning is vital and there are few retirement pots of this size as the actual average individual income amounts to £13,200 pa.

So where do you go for advice and what can you do?

As we live longer and healthier lives we also have a dilemma as governments struggle with greater debt and the responsibility for saving in retirement shifts squarely to the individual. At Cockburn Lucas we believe that investors need to step back and rethink their financial plans for retirement and to expand their time horizon to achieve their goals in this regard.

Each of our highly qualified and regulated financial planners works with a limited number of clients not totaling more than 150 as this way we can ensure you receive the attention to detail and level of service required to make sure we help you retire or invest with confidence and with a plan.

It's a fact that financial wellbeing increases with the level of financial knowledge so working with professional financial planning firm and adviser will help you make the right decisions and more crucially ensure those decisions are monitored and regularly assessed to meet your changing needs over time.

* Source UK Actuarial aggregate rates data, male aged 65, female 60, £100,00 purchase, joint life 2/3rds guaranteed five years, level payments.

What to do next

Get in touch and take the first step on your new financial journey

Call us today for an obligation free meeting about your future with our financial and retirement investment specialists:

Call (0115) 981 9529
or email enquiries@cockburnlucas.co.uk

Or for more information please visit - www.cockburnlucas.co.uk





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