COURTNEY HAVERS LLP
Independent Financial Advisers

Financial planning designed around you

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Working with Courtney Havers

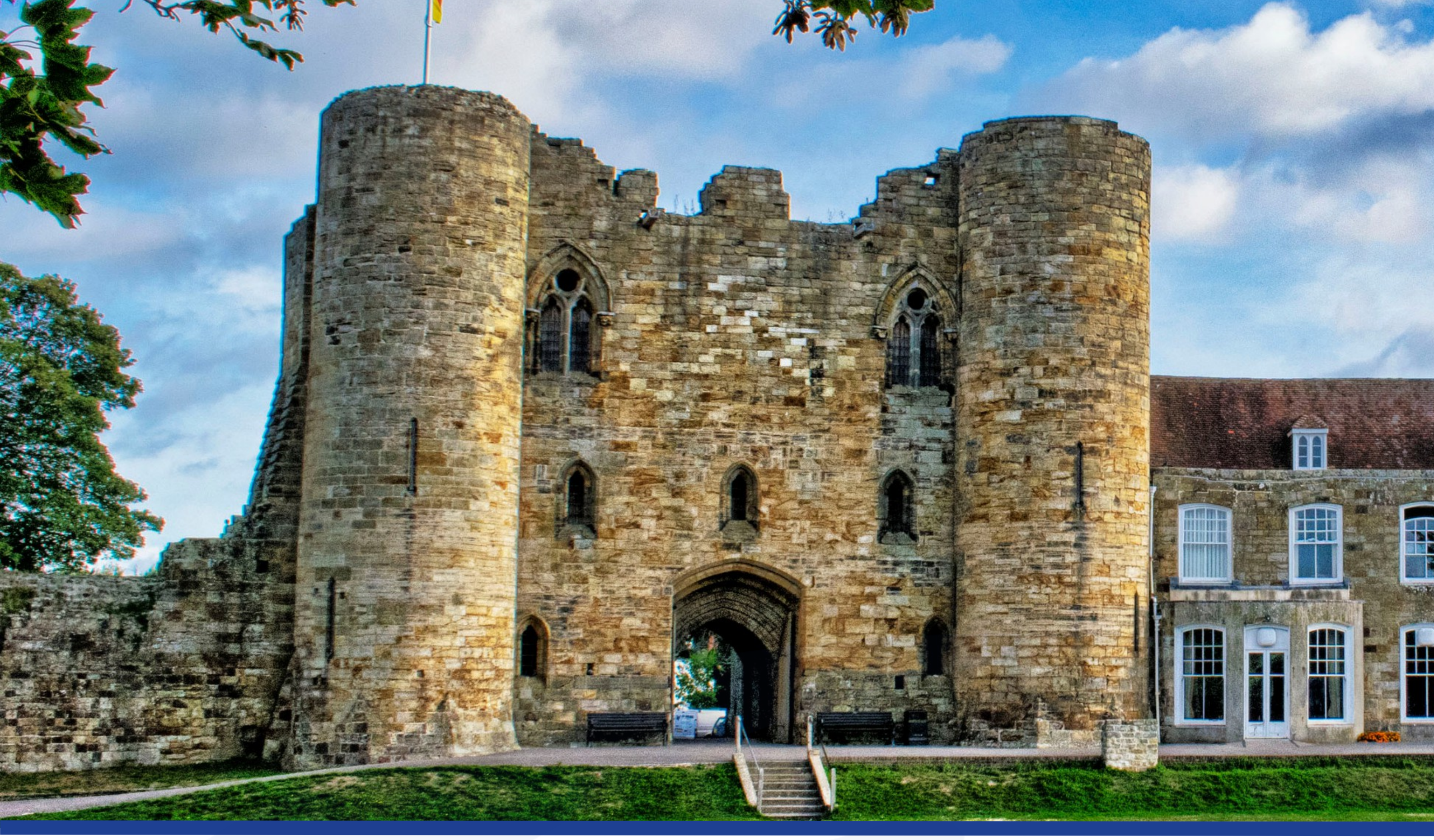
How do I secure my own and my family's financial future? Can I afford to retire early? Will I run out of money?

These are some of the questions you might have about your financial future. Since 1990 we've been helping individuals, families and businesses like you to achieve their life goals through friendly, down-to-earth advice.

We always begin with you and your goals. Only when we have established what you want to do with your life will we create a financial plan to help you get there.

This document explains:

- Why clients choose us
- The advice process and how that helps you to reach your goals
- The cost and value of our advice.



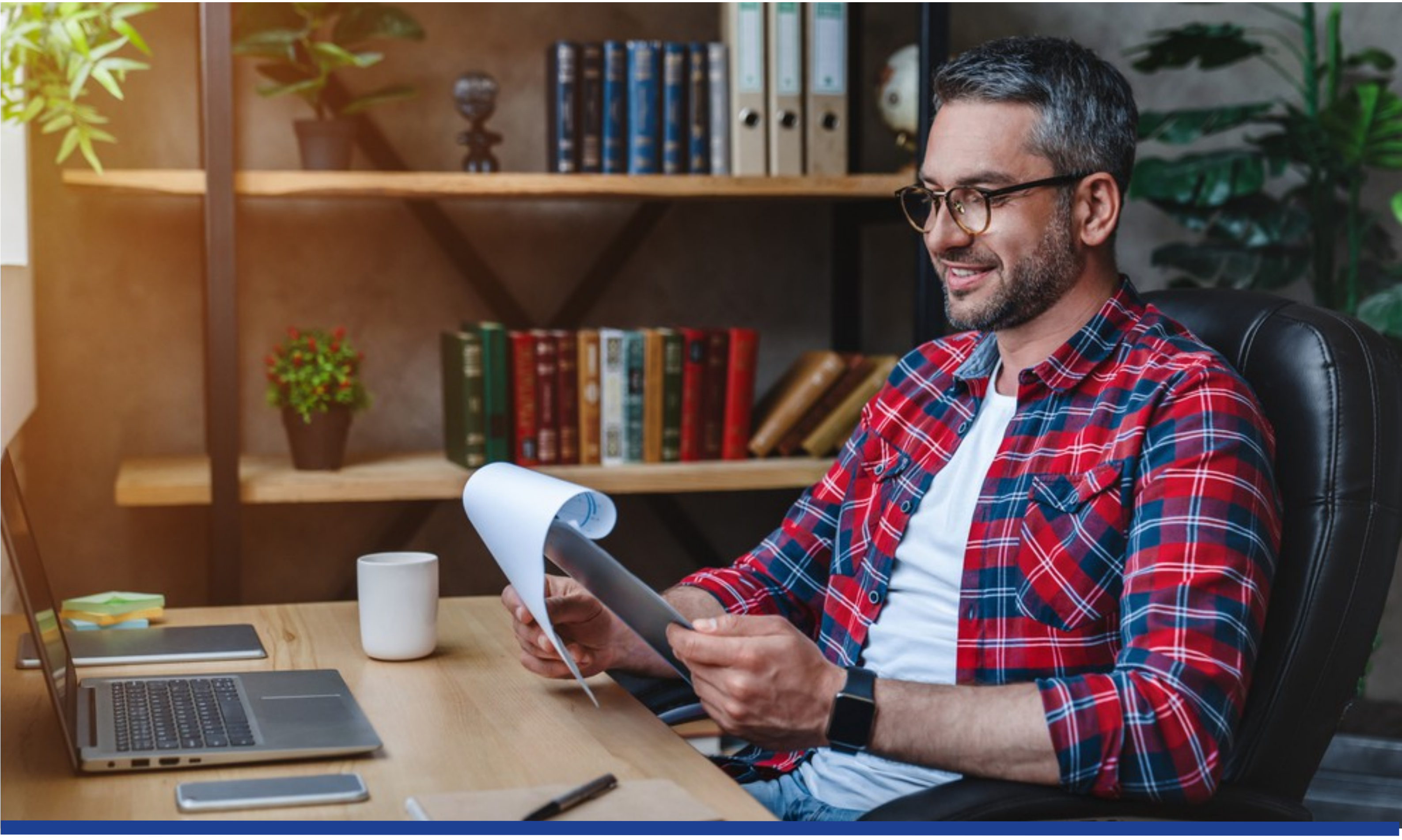
How do I know you'll stick around if I choose to work with you?

We were established in 1990 and have worked with some of our clients since that time. We've been serving people like you for more than three decades, so we're not planning on going anywhere soon!

What is "financial planning"?

Our approach puts your goals and ambitions front and centre of any discussions we have. Your financial plan is designed around helping you to meet those goals – whether that's to retire early, support your family, or set up your own business.

We don't believe in just selling you a financial product. Our long-term, relationship-based approach will support you on your financial journey and help you to achieve the lifestyle you desire.



Can I access valuations of my portfolio online?

Yes. You have around the clock access to your portfolio, and you can monitor your investments online.

I don't have time to manage all my finances. Can you help?

Yes. Once we've met with you, established your goals, ambitions, and concerns, we'll design a financial plan to enable you to reach your objectives. We'll then manage this on your behalf, checking in with you on a regular basis to make sure your plans are on track.

Many of our clients tell us the main benefit of working with us is the peace of mind they get from having an expert on their side.

Are you independent?

Yes. We're fiercely independent, meaning we have no obligations to any one provider. We always work for you and offer a highly bespoke recommendation from the entirety of the market.

Approachable, independent, financial planning

Financial planning

Financial planning begins with you and your goals. We're not here to sell products – we're here to help you and your family achieve the life style you want, now and in the future.

Independent

Our independence means we have no obligations to any one provider. It means we always work for you and offer a highly bespoke recommendation from the entirety of the market.

Cutting-edge technology with a human touch

When you work with us, you'll benefit from time-saving technology solutions, all underpinned by our commitment to a highly personal, long-term, and relationship-based service.

Access to Chartered Financial Planners

Chartered status is the "gold standard" of financial planning and means you have access to the best possible advice, service, and support, delivered to the highest ethical standards.

Stable and secure

For more than three decades we've worked with families and businesses. We're here for the long term, with a commitment to supporting you and your family for years to come.

The 5 stages to developing your financial plan

Initial meeting

Get to know us (at no cost) and find out if we're the right financial planners for you.

Fact find*

Help us to get a clear picture of your current financial situation and your plans for the future.

Planning meeting

We'll begin to design your plan and make recommendations aligned with your lifestyle goals.

Implementation**

Sit back and let us implement the core recommendations from our agreed plan.

Ongoing service

Meet with us on a regular basis to ensure you remain on track to meet your goals.

* We will agree any charges payable for our advice with you before we collect this information.

** The initial advice fee we agreed with you at outset will usually be payable when we implement your agreed upon plan.

A Google review

“We have been family clients of Courtney Havers for about 16 years. All the team have been equally responsive and professional in the way they have advised and supported us on all our pension matters.

“Our current advisor…has maintained that excellent level of client service and we have no hesitation in recommending him to anyone seeking professional pensions advice.”

Initial meeting

The initial meeting is an informal chat that will help you to establish whether we’re the right financial planners for you.

Always at our expense, we’ll have a conversation over a cup of tea or coffee to find out more about your aspirations, goals, and worries.

We’ll be able to let you know whether we can help you to address the concerns you have. We’ll also explain the financial planning process so you know what to expect and clearly outline what our fees will be.

Fact find

Our first job is to gather as much information from you as we can.

Some of this will be administrative information, such as details of any existing pensions, investments, savings, or protection plans you have.

We’ll also delve deeper into your personal circumstances and aims for the future. Only by understanding what you’d like to achieve can we begin to create a financial plan to help you to get there.

Planning meeting

Once we know all about you, we can start to make some recommendations.

Your financial plan will often cover a range of important areas, from ensuring you’re saving enough to having the right protection for your family. It’s also important that your financial plan is as tax efficient as it can be.

It’s your chance to ask us any questions you have, and for us to explain our advice and strategy.

We can also use sophisticated cashflow planning to show you in simple and understandable terms what your financial future could look like. It can be a transformative moment and enable you to make genuinely life-changing decisions.

Implementation

When you're happy with your financial plan and our advice, we'll implement any recommendations we have made.

This might be to consolidate some of your pensions, realign your investment portfolio, undertake some tax or estate planning, or simply to put the right protection in place.

We'll look after all the paperwork and any admin involved in starting to implement your financial plan.

Ongoing service

It's important to remember that financial planning is not a one-off task. Over time, your plans and ambitions will change, so will the wider world.

This is why many clients choose to continue working with us on an ongoing basis.

It ensures you remain on track and allows us to review your progress towards your goals. For those clients that opt for an ongoing service, we'll meet on at least an annual basis to ensure their plan remains appropriate as their needs and circumstances change. You will also have access to your dedicated adviser throughout the year.

Many of our clients have been with us for years, and it's this long-term partnership that we want to build with you.

Our levels of service and fees – clearly explained

We believe in complete transparency when it comes to our fees, so you know exactly what you'll pay.

We offer two levels of service:

1. **Our Initial Review & Advice Service**

2. **Our Ongoing Review & Financial Planning Service**

1. Our Initial Review & Advice Service

This service is designed to cater for clients who need us to provide a one-off review and subsequent advice which could relate to any of the following:

- At the early stages of accumulating your wealth. You may need help with Pension Planning or starting to save for the future in a tax efficient manner

Or

- You may have existing arrangements, and you are looking to formulate a more joined-up plan to make sure you are on track to be financially secure in retirement

Or

- Perhaps you are approaching or already in retirement, or you need more sophisticated advice e.g., Long-term care or estate planning

Advice Type	Our Minimum Initial Charge*	Additional Work Charge Rate
New Pension and/or Investment	£3,000	£245/hour
Pension Review Service	£4,000	£245/hour
Retirement/Pension Income Advice	£4,000	£245/hour
Pension Annuity Advice (Guaranteed Pension Income Plan)	Up to 3% of Annuity value – subject to a minimum fee of £2,500	N/A
Enterprise Investment Scheme/ Venture Capital Trust	2% of initial investment	N/A
Estate Planning (Business Relief)	£4,000 plus 0.5% of initial investment	N/A
Estate Planning (Trust Planning)	£4,000	£245/hour

*Our minimum charges are time based and reflect the complexity of the work involved. Additional work is time costed and any additional time will be charged at £245/hour. Any fee will be agreed with you in advance. Once we have had a nil-cost and no obligation initial meeting with you, we can provide an estimate of our fee for the advice you require.

2. Our Ongoing Review & Financial Planning Service*

***Our ongoing service is optional. You may cancel your ongoing service at any time.**

Our Ongoing Fees

Tier of Assets under Advice	Percentage Ongoing Charge
£0 - £1,000,000	0.75%*
£1,000,001 - £2m	0.35%
£2m+	Fixed Ongoing Advice Fee

*** Subject to a minimum annual charge of £3,000. Our minimum annual charge is time-based and reflects the complexity of the work involved. Additional work will be time costed and any additional time is currently charged at an hourly rate of £245. Any fee will be agreed with you in advance.**

Fixed Ongoing Advice Fee.
We are also happy to work on a Fixed Ongoing Fee basis. This fee will be calculated based upon the time it will take us to conduct your review, instead of using the above percentage of the value of your assets under advice method.

Ongoing Fee Examples

Ongoing Charge examples:
Your investment value is £100,000, then 0.75% of £100,000 = £750.
As our minimum ongoing fee for this service is £3,000, **then you would still need to pay us an additional £2,250 (£3,000 - £750 = £2,250).**

If your investment value is £1,200,000, then the charge will be calculated as follows:
£1,000,000 x 0.75% = £7,500
£200,000 x 0.35% = £700
Total ongoing charge = £8,200.

If the value of your investments exceeds £2,000,000, we will agree a fixed ongoing advice fee with you. This fee will be calculated based upon the time it will take us to conduct your review and is currently charged at an hourly rate of £245.

Our Ongoing Service	
Annual face to face or video conference meeting with your Adviser	✓
Review and update of your circumstances and objectives	✓
Review of your Attitude to Risk	✓
Investment & Plan review (including liaising with providers)	✓
Review of progress towards your goals and objectives	✓
Recommendation of any changes required	✓
Written confirmation of the ongoing suitability of the original advice	✓
Ad hoc face to face meeting/video conference calls to your Adviser by arrangement	✓
Unrestricted telephone/email access to your Adviser/Our Client Services team	✓
Annual Investment Valuation Report	✓
Ad hoc valuation report on request	✓
Cashflow modelling (if applicable)	✓
Annual Pension Allowance review/recommendation	✓
Annual ISA Allowance review/recommendation	✓
Ongoing Tax Planning advice	✓
Increase/amending regular payments	✓
Arranging one-off/regular plan withdrawals (excluding Pensions)	✓
Retirement Income Review	✓
Protection Needs Review	✓
Estate Planning Review	✓
Long Term Care Review	✓
Liaising with family/attorneys/executors	✓
Liaising with third-party professionals	✓
Personal introduction to Legal Services	✓
Personal introduction to Accountancy Services	✓

The value of financial planning

Working with a financial planner can boost your wealth and give you peace of mind.

A study released by the Vanguard Advisory Research Centre* surveyed more than 6,000 investors and more than 1,200 advisers in the UK.

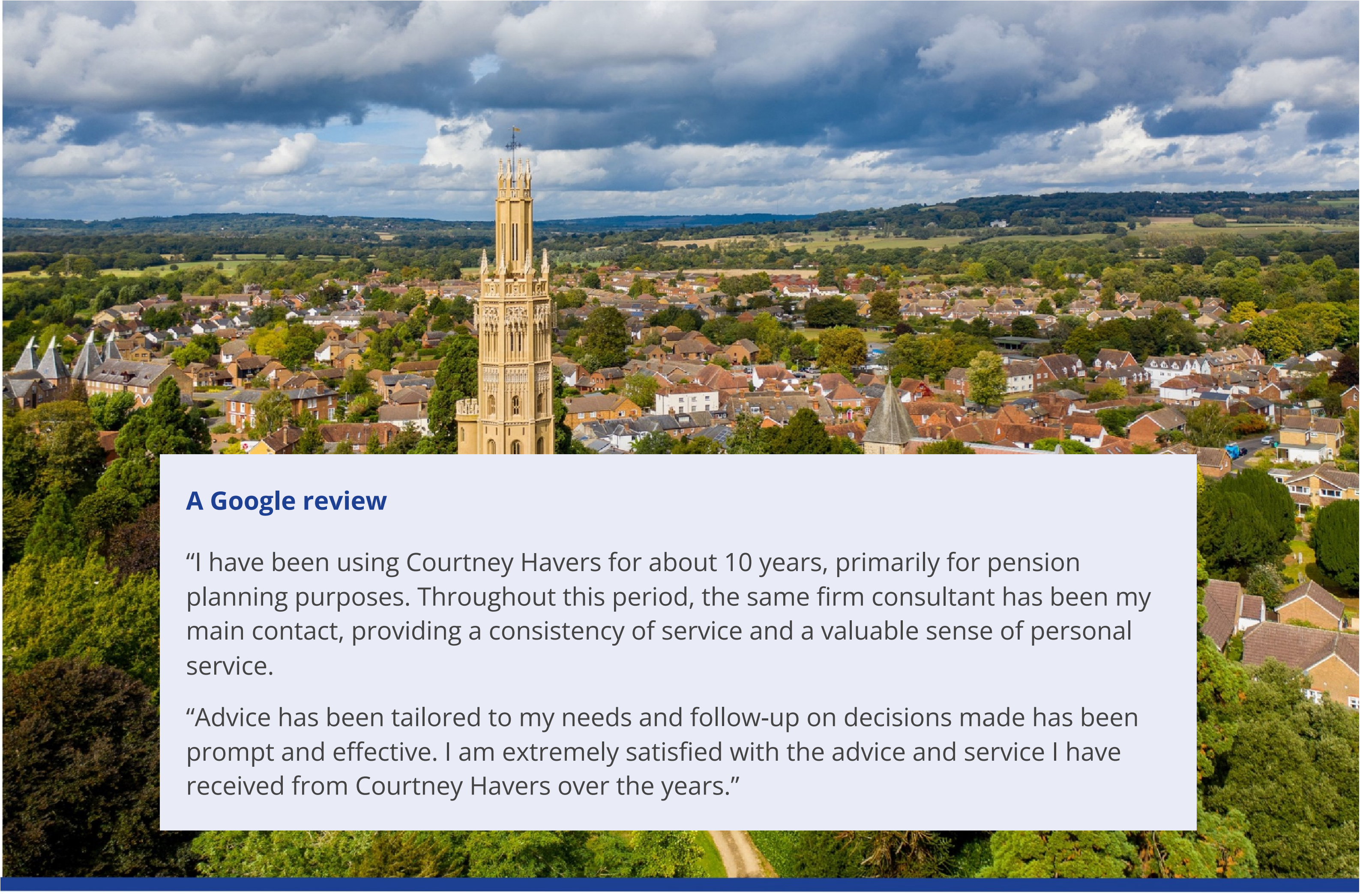
It establishes four key pillars that define the value of advice:

- **Financial value** – advisers help investors meet their financial goals and overcome obstacles and challenges.
- **Portfolio value** – this stresses the importance of a well-diversified portfolio that matches the investor's risk tolerance.
- **Emotional value** – advisers give investors peace of mind and instil confidence.
- **Time savings value** – investors don't always have the time to manage their wealth effectively, which is where a financial planner comes in.

Importantly, Vanguard's research** found that advisers who adhere to the above framework can add up to 3% in net returns for a client. While 3% seems like a small figure, apply it to your entire portfolio and you may realise that it is a substantial improvement that could help you thrive in retirement.

Remember – a financial planner offers more than the efficient management of funds. They can also empower you with skills and financial knowledge, and stand by your side through life's twists and turns.

*Source – Vanguard 'Advisory Research Centre 'Client connect: The Vanguard Advice Survey UK' 2025. **Source – Vanguard Advisory Research Centre 'Quantifying Adviser's Alpha in the UK: Putting a value on your value', 2025.



A Google review

"I have been using Courtney Havers for about 10 years, primarily for pension planning purposes. Throughout this period, the same firm consultant has been my main contact, providing a consistency of service and a valuable sense of personal service.

"Advice has been tailored to my needs and follow-up on decisions made has been prompt and effective. I am extremely satisfied with the advice and service I have received from Courtney Havers over the years."

Contact us

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