

Interface

Independent Financial Advisors – Financial Life Planners

Our Three Step Process Large Print Version



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Live Life

IT'S NOT A REHEARSAL

Our three-stage process

The First Service – Life Planning

The first and most important service is that of Life Planning. This is the process of getting to know you. How you got to where you are now – and where you want to get to in the future. What you want to achieve, financially, in the next five, 10, 15, 20 or 30 years. What's important to you? What drives you? What are your lifestyle expectations? What do you want out of life?

The Second Service – Financial Planning

This is where we analyse all of your existing arrangements to identify exactly what you have already, what they are worth now and what we can safely assume they will be worth in the future – taking into account performance to date.

We will produce a detailed statement of your net worth, confirm your various income sources and we will look at your expenditure requirements, based on you living the life you want to live. We will also look at various catastrophe situations to consider the effect on you and your family should the worst happen - as well as 'what if' scenario's in order to identify what needs to happen to ensure that your goals are achieved.

The Third Service – Independent Financial Advice

Should your financial plan indicate that you need financial products to satisfy the needs of your financial plan, (and therefore your real goals and objectives), then, and only then, do we move to the third stage of the process.

This is where we research the whole market to identify the financial products best suited to your objectives and the needs of your financial plan. We believe that a financial adviser has no right to ‘sell’ you a product unless they have carried out this three stage process.

Core investment principles

- 1. Capital Markets work: investors are consistently rewarded for investing their capital in the market**
- 2. Risk and Return are related. An investor should aim to obtain the market return without taking unnecessary risks**
- 3. Diversification is essential to minimise risk and achieve the market return on investment**
- 4. Costs must be minimised and eliminated where possible to increase investment net return**
- 5. Portfolio asset allocation is the key determinant of investment return.**
 - a. Equity return is determined by market, size, and value.**
 - b. Fixed Income return is determined by term and default risk.**

6. An Investor's behaviour has a significant effect on investment return

Specialist areas

- **Investment Portfolios for growth and income**
- **Pension advice and retirement planning**
- **Life planning to help you achieve your goals**
- **Financial planning for the good times and the bad**
- **Lifetime cash flow modelling so that you can see your financial future**
- **Tax planning to ensure that you only pay the tax that you need to**
- **Insurance for protection and risk mitigation**
- **Legacy planning, gifting, and charitable giving**
- **Tax return service**
- **Wills, trusts, & lasting powers of attorney**

Our philosophy

Life is not a rehearsal. We help you to ensure that you have the correct life balance and that your money is there to help you lead the life that you deserve.

Unlike many financial advisers who focus only on your money, we put your life first and your money second.

We work together with our clients to build their personalised financial plan which sets them on the road to financial independence and personal freedom.

When we can see that you can live the life that you want and achieve your dreams and goals without ever running out of money we know that our job is done.

Our relationships with our clients are very important to us and they are built on integrity, authenticity and trust. You can relax and focus on the things that really matter, knowing that we are always on hand to help when you need us.

Your plans in expert hands

Alan Moran is one of the most highly qualified advisers in the UK. He became a Certified Financial Planner in 1995 and he was one of the first Chartered Financial Planners in 2005. He is a Chartered FCSI, a holder of the IMC certificate and member of CFA UK, and he is continually attending seminars and conferences to enhance his reputation as an expert in wealth management and investing. His expertise has been called upon by The CII, The IFP, The Kinder Institute, and others, where he has trained and examined other financial advisers.

Alan Moran B.Sc. M.Soc.Sc. Cert.Ed. FPFS FSWW IMC CFP CM RLP (R)

Chartered Financial Planner - CERTIFIED FINANCIAL PLANNER CM

professional – Chartered FCSI

Registered Life Planner (R) - Affiliate of STEP

**Certified to ISO 22222 by Standards International
Independent Financial Adviser**

**A member of The Ethical Investment Association and The Sustainable Investment and Finance Association UKSIF
SOLLA Accredited Later Life Adviser**

Interface Financial Planning Limited

Chartered Financial Planners - Accredited Financial Planning Firm™ - Certified to BS 8577 by Standards International Financial Life Planning - Life Planning, Financial Planning, & Independent Financial Advice

Company Registration Number 2644317

Authorised and regulated by the Financial Conduct Authority

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