



## About us

Formula Limited is a Chartered Financial Planning firm that acts as a trusted adviser to individuals and businesses. We provide holistic financial solutions on all areas (outlined in the PRIME section on the back page) to help build and preserve wealth for you and your family.

Formula has satisfied the rigorous criteria relating to professional qualifications and ethical good practice to achieve Chartered Financial Planner status – a coveted award held by relatively few firms. Formula is not linked to any product provider and can offer solutions from the whole market, so you will receive truly independent advice and a level of service that suits you.

## The way we work

Personal finances can be a bewildering maze of rules, regulations, options and jargon, and Formula seeks to translate it all for you into clear, beneficial advice that brightens your financial future. Formula follows a carefully designed financial planning process so that you know exactly what is happening at any of its six possible steps:

### Step one - Engagement

#### Identify your needs and objectives

We will arrange an introductory meeting to fully explain how our service works, identify your financial needs and objectives and answer any questions.

### Step two - Discovery

#### Gather information

If you feel you can benefit from our service, your Adviser will work with you to fully understand your objectives and develop these into well defined goals. Your Adviser will gather financial information to provide a comprehensive picture of your circumstances and produce a PRIME assessment of your needs.

### Step three - Research & analysis

#### Prepare an analysis of your situation

Once your objectives are agreed, we will work with you to complete a PRIME Financial Plan. This provides an analysis of your current financial position and identifies any areas to develop and act upon.

### Step four - Plan presentation

#### Develop an action plan

Once we have constructed your PRIME Financial Plan, we will take you through it stage by stage. It will set out specific and realistic recommendations designed to achieve your stated objectives over an agreed time period.

### Step five - Implementation

#### Plan implementation

Now it is time to put the plan into action. You can relax in the knowledge that we will be taking care of all the necessary final steps to turn your plan into reality.

### Step six - Ongoing service & relationship

#### Monitoring your progress

Where an ongoing service is agreed, your Adviser will help you review your PRIME Financial Plan to make sure it is on track with your objectives. Reviews will take account of any changes in your personal circumstances, financial market conditions and relevant legislation.