generic
financial management plc

The Generic Primary Review

Enhanced Value Creation

The Generic Wealth Management Solutions Programme™

Maximise your personal and corporate tax effectiveness, investment performance and wealth management with a personal programme that is tailored to your needs.

Generic Financial Management plc, is a firm of independent financial planners based in Hertfordshire. Over the last 25 years, we have helped private clients and small businesses organise their affairs to identify, achieve and maintain their desired future lifestyle...

...without fear of ever running out of money!

Typically, we work with private clients and successful business owners who have already accumulated a certain level of assets in cash, property, equity and intellectual capital, who are totally responsible for their own wealth creation in the future and who are looking to make a quantum leap in the increase and retention of their desired income and capital needs going forward, both during their lifetime and throughout the life of future generations, whilst at the same time reducing or mitigating income, capital gains and inheritance taxes using modern wealth management techniques and solutions.

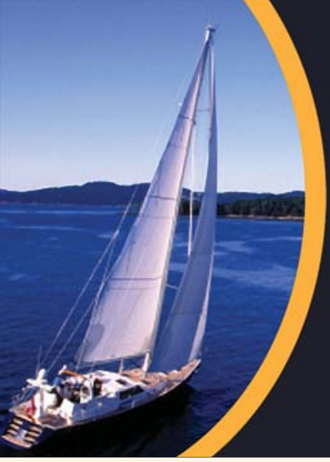
We all seek financial freedom – it gives us choice. Where we live, what school we send our children to, what car we drive, where we take our holidays and the age at which we can afford to retire in comfort.

Financial freedom gives us peace of mind in an uncertain world. Wealth can be generated through hard work or inherited. Either way, it is important that you develop a strategy to protect your wealth from the burden of higher taxes and the unpredictability of returns on stock market linked investments.

The financial world is complex and fast changing, and offers a myriad of choices. Changes in tax legislation and economic uncertainties add to the problems. So how can you be sure that you are managing your finances properly?

We have developed the answer...

The Generic Wealth Management Solutions Programme™



Identify, achieve and maintain your desired future lifestyle without fear of ever running out of money!

Once the quantitative data has been recorded we ask three qualitative questions, which helps to develop the Programme further. These are:

Question 1

"I want you to imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. The question is – how would you live your life? Would you change anything? Let yourself go. Don't hold back on your dreams. Describe a life that is complete, that is richly yours."

Question 2

"This time you visit your doctor who tells you that you only have 5-10 years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time that you have remaining to live? Will you change your life and how will you do it?"

Question 3

"This time your doctor shocks you with the news that you only have one day left to live. Notice what feelings arise as you confront your very real mortality. Ask yourself: What did I miss? Who did I not get to be? What did I not get to do?"

It is at this stage, we will be able to provide you with an indication of the level of cost of the advice that you require, and an indication of the Enhanced Value Creation™ or level of benefit or savings you will make (effectively the reduction of taxation or increase in resource) you will generate utilising the techniques developed through The Generic Wealth Management Solutions Programme™.

In summary, The Generic Primary Review™ is a one-hour, totally free and without obligation review meeting and personal financial development tool, to help you identify, achieve and maintain your desired future lifestyle without fear of ever running out of money!

Whichever direction you're heading, we have a wealth of experience to help you on the journey

Section A - Personal information

	Self	Partner
Name:		
Address:		
Telephone:		
Fax:		
Email:		
Web:		
Occupation:		
Date of birth:		
Health:		

Will provisions:

Names of children	Date of birth	Share of estate (%)

D List the three biggest dangers to be eliminated:

O List the three biggest opportunities to be focused on and captured:

S List the three strengths to be reinforced and maximised:

Section B - Financial information

Income and expenditure	Self	Partner
Total annual earned income		
Total annual unearned income taxable		
Total annual unearned income non-taxable		
Total annual P11D taxable		
Monthly take home income		
What are your total monthly outgoings?		
Net monthly disposable income		
How much extra can you reasonably afford for financial planning?		

Assets	Self	Partner	Joint JT or TIC?
Property – main residence			
Other property			
Bank/building society accounts			
Shares			
Fixed interest stocks			
Unit trusts			
Investment trusts			
ISAs, stocks and shares			
Cash ISAs			
Offshore holdings			
Investment bonds			
National savings (NSCs and Premium Bonds)			
Business interests (private company shares etc)			
Personal assets (car, chattels, jewellery etc)			
Other			
Total			

Liabilities	Self	Partner	Joint JT or TIC
Mortgages			
Loans			
Credit cards			
Overdraft			
Other (specify)			
Total			
Net worth			

Professional advisers – Accountant

Name:	
Address:	
Telephone:	
Email:	

Professional advisers – Solicitor

Name:	
Address:	
Telephone number:	
Email:	

Section C - Goals and objectives

The Generic Wealth Management Solutions Programme™

When people identify their own lessons, create their own vision, address their limitations and write their own goals, they want to succeed. Time and time again we have seen the truth of the statement that people will not destroy that which they have helped to create. Our Generic Wealth Management Solutions Programme incorporates a six-stage financial planning process:

1. The Generic Primary Review™
2. The Generic Wealth Management Inventory™
3. The Generic Needs Analysis™
4. The Generic Financial Solutions Programme™
5. The Generic Asset Model™
6. The Generic Benchmark Review™

This carefully facilitated, proven programme is both manageable and focused and encourages holistic management. It gets right to the heart of things, producing a platform for the breakthroughs you've told us you want.

The R Factor™ Question

If we were meeting here ____ years from today and you were to look back on those ____ years what has to have happened during that period, both personally and professionally, for you to feel happy about your progress?

Planning objectives – investments

Lump sum investments	**Self**	**Partner**
Do you want to invest in a lump sum?		
How much do you have to invest?		
Source of funds for investment?		
Do you want access to capital?		
How long do you want to invest for?		
Do you want to invest for income?		
Purpose?		
Can you accept capital volatility?		

Priorities	**Self**	**Partner**
Client priority in relation to other financial planning needs?	1 2 3 4 5	1 2 3 4 5
Adviser priority in relation to other financial planning needs?	1 2 3 4 5	1 2 3 4 5
Attitude to risk?	1 2 3 4 5	1 2 3 4 5

Please rank each priority by importance with 1 being the lowest level and 5 the highest.

Section D - Client declaration

I/we confirm that the information I/we have provided is to the best of my/our knowledge correct. I/we have provided this information understanding that it is used to form the basis of any advice and recommendations made to me/us and that I am/we are not under any obligation to take up any recommendations made.

I/we understand that recommendations may be made which involve a regular financial commitment or the investment of capital. I/we understand that I/we must be sure of my/our ability to meet that commitment having given consideration to all other expenditure and any provision for emergencies which may require access to funds.

I/we confirm that I/we have received a Business Card and the Generic Financial Management plc Terms and Conditions of Business Letter or Client Agreement incorporating the Terms and Conditions of Business. The Terms and Conditions of Business should be read carefully. I/we have also received documents "Key facts – about our services" and "Key facts – about the cost of our services."

I/we understand that should I/we choose not to disclose certain personal/financial information this may prevent my/our adviser from being able to identity areas where it might be appropriate to provide advice or recommendations, or, which could have an effect on any advice or recommendations given.

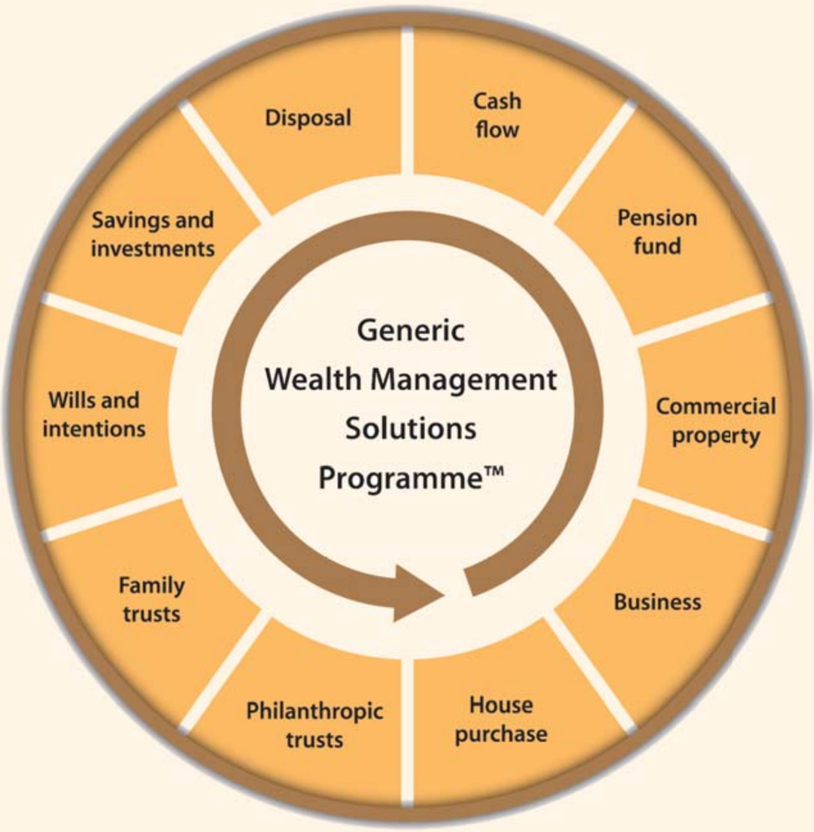
Generic Financial Management plc will be storing the information from this document on computer files, which will be covered by the provisions of the Data Protection Act.

Signed by the client/partner	Date

Is the Generic Wealth Management Solutions Programme™ suitable for me?

Usually, when clients first come to see us, they have often accumulated significant wealth in various forms, generally, cash and property assets, business and commercial assets and a myriad of financial products ranging from ISAs to pensions. Very often, clients spend much of their time and money administering financial "stuff" through their existing professional advisers but without a clear, coherent, client-centric planning strategy which identifies what they actually want to achieve and when.

The Generic Primary Review™ is a simple and effective financial planning tool which quickly reviews where clients are on **The Circle of Wealth™** – where they have come from and where they would like to be in the future to achieve the results they desire. The tool looks at their accumulated capital, business assets, property, cash flow, inflows and outflows, retirement objectives, savings and investments, wills and intentions, family and philanthropic trusts and we ask how they would like their accumulated wealth to be administered during their life, in the event of death or disablement and in perpetuity for future generations and what issues, values and principles are most important to them.



The Circle of Wealth™ is a key component of the Generic Wealth Management Solutions Programme™

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