JMA Service Proposition at a Glance

Service	Private Client	Transactional
Initial Financial Review	✓	✓
Research and Evaluation	✓	✓
Investment Risk Analysis: Our Risk Questionnaire and Analysis helps us identify and agree on the right approach for you. We will then recommend a fund or portfolio of funds which meets with your agreed profile.	✓	✓
Recommendation Report: We prepare a detailed report setting out your circumstances, your objectives, your existing arrangements, and our recommendations for you to meet your future financial needs.	✓	✓
Implementation: We will provide all the documentation required to put your plans in place and ensure things are set up correctly with the recommended product provider(s).	✓	✓
Personal Financial Adviser: You will be allocated your own adviser as a one-stop access point for all your financial reviews, queries and requests.	✓	
Annual Review Meeting: We will review your Pensions, Investments, Risk Profile and Protection requirements, along with any other aspect of your financial planning needs. You will receive a report on our conclusions and recommendations.	✓	
Cash Flow Forecasting: Where possible, we will produce meaningful long-term Cash Flow forecasts. These can assist hugely with pre-retirement planning, at retirement planning and even during retirement.	✓	
Model Portfolios: These use a range of leading funds, carefully allocated to meet your agreed risk profile (your 'bespoke' Managed funds).	✓	
Model Portfolio Rebalancing: We consistently review the performance and structure of our Model Portfolios. At your Annual Review, we will make recommendations to ensure your portfolio remains suitable.	✓	
Client Portal: You will be given access to a 'portal' where you will be able to effortlessly view valuations. In addition, this portal will be used for secure communications.	✓	
Periodic Communications: We will send you relevant information to keep you updated.	✓	
Client Support: In the absence of your Adviser, we have a team of dedicated, experienced support staff to assist you with your queries.	✓	