Frequently Asked Questions

Bebbington Brumby Townend Group Ltd are Independent Financial Advisers. What does this mean?
There are three classes of financial adviser:

INDEPENDENT FINANCIAL ADVISERS (IFAs) - offer unbiased advice and recommend the most suitable products, if any, after researching the whole market.

MULTI-TIED AGENTS - are allowed to recommend the products of a limited selection of providers.

TIED AGENTS - can only give advice in relation to the products of one provider.

Where will my initial consultation take place and what information will I need?
Consultations usually take place in the comfort of your own home. The checklist on page three of this brochure and the Planning Zone of our website will help you prepare for your meeting.

How will I find out who my adviser is going to be?
We will allocate one of our experienced advisers and you will be notified of their name and contact details by post.

What does the consultation involve?
The purpose of your initial discussion is for us to gather an overall picture of your current financial position and to understand your aims and ambitions. From this information we can answer your questions and, where appropriate, help you to plan for the future.

How long will it take?
To ensure you gain full advantage from the consultation, your adviser would normally need around 2 - 3 hours of your time to discuss your financial situation and concerns in full.

What does it cost?
Your initial meeting is free. Should you wish to take things further then your adviser will explain what needs to happen next. They will explain the options of paying by a fee, commission or a combination of both.

Am I under any obligation?
No. The purpose of the first meeting is to find out if we can be of assistance, more importantly, it is also for you to decide whether you would like to use our services.

I have a partner, should they be present?
Yes. We recognise that most couples want to be advised jointly, our experience shows that partners should be present to ensure you both get the maximum benefit from the meeting.

My partner does not work in education, can you help?
Yes. We adopt a holistic approach to your financial planning. We will be able to advise you and anyone connected to you, including parents and children if appropriate.

You use the term monthly lifestyle expenditure, what does this mean?
This is the amount of net income required to meet your day to day living expenses such as utility bills and food. It excludes one off purchases, holidays and luxury expenditure.

We hope you find this brochure useful and look forward to being of service to you in the future.

BBT GROUP LIMITED

Contact Details

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Your consultation

Following your attendance at the Teachers' Retirement Agency seminar
we are pleased to offer you a no cost, without obligation initial consultation.

This brochure is designed to help you prepare for your consultation
and ensure that you get the maximum benefit from your discussions with us.

Bebbington Brumby Townend Group Ltd is a firm of highly qualified Independent Financial Advisers.
We have many years experience in retirement planning, especially for those working within education.

Overview

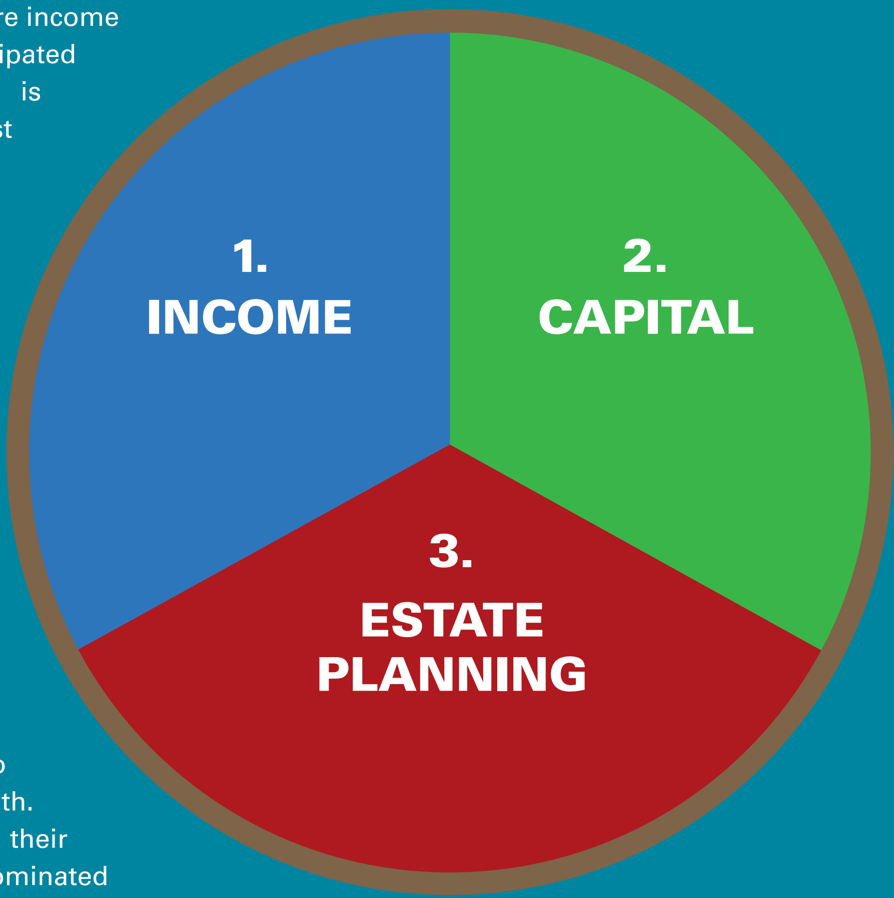
Our structure and approach allows us to combine the skills of Financial and Estate Planning professionals under one roof. This is a major advantage when meeting the ever increasing needs of our clients and their families through our holistic planning process.

Our Independent Financial Advisers work as strategic financial planners within BBT Asset Management. They will, where appropriate harness the expertise of each of our specialist divisions to devise a holistic financial plan tailored to your individual needs. This results in our clients achieving peace of mind in the knowledge that they have a structured yet flexible financial plan.

We believe this is best achieved by addressing the following three key areas essential to creating financial security, confidence and the management of family wealth.

1. **Income** whilst working is usually replaced by the Teachers' Pension Scheme and the State Pension. You may also have additional pension plans or other sources of income. We start by looking at the dates and amounts of your future net retirement income. This will include, where applicable, future income from your spouse or partner. Anticipated future monthly lifestyle expenditure is estimated and then compared against future income.

2. **Capital** has an equally important role within your plan. Our experience shows that, after consultation, most of our clients have sufficient income in retirement to meet their monthly lifestyle expenditure. The rising cost of everyday living means that, over time, pension income does not manage to keep pace with the true rate of inflation for a retired person. The role of capital within your plan is to be available for meeting any future shortfall.



3. **Estate Planning** is essential if you are to protect and manage your family wealth. On death most people want to leave their assets to children and other nominated beneficiaries. Many of our clients wish to, where possible, avoid the potential reduction in value caused by taxation, ill health and care costs. These wishes should be incorporated into your plan. If you are likely to inherit from your parents or relatives, their position should ideally be considered. This will ensure that all family wealth planning opportunities are explored.

BBT can provide a well-structured, comprehensive and flexible financial plan enabling you to achieve peace of mind.

What happens next

The initial consultation will enable your adviser to establish your current financial position, identify your objectives and answer any questions.

If we can be of assistance to you at this stage and should you wish to proceed, your adviser will discuss which areas need to be addressed. An overview of our financial planning process can be found within the Planning Zone area of our website.

Your bespoke financial plan

Our established team of experienced Independent Financial Advisers pride themselves in creating a well presented, bespoke financial plan. Their recommendations will be produced in conjunction with the relevant legal, mortgage, annuity and healthcare divisions as required. An overview of our specialist divisions is contained in the brochure you received at the seminar and our website www.bbtgroup.co.uk

Any prior preparation will be invaluable as this allows your meeting to focus on the issues to be discussed rather than having to locate documents and information.

Our informative website will help you find out more about our organisation and the 'Planning Zone' will help you prepare for and get the most out of your consultation. It contains a host of useful information, copies of our brochures and a range of interactive planners which will be invaluable in your preparation.

Meeting checklist – you will require details of the following:	You	Partner
Gross and Net income (a recent payslip will suffice)	☐	☐
Current monthly expenditure	☐	☐
Any planned capital expenditure	☐	☐
Monthly lifestyle expenditure in retirement	☐	☐
National Insurance number	☐	☐
Life Insurance and Protection policies	☐	☐
Savings and investments	☐	☐
Pension arrangements	☐	☐
Mortgages (including type and duration)	☐	☐
Personal loans and credit card balances	☐	☐
A copy of your current Will	☐	☐
Your parents' situation (if to be discussed)	☐	☐

Notes

On the back page you will find a frequently asked questions section which may be of help.