

1 - Initial Meeting at Our Cost

- Gain a view of your current financial situation.
- Discuss your goals, objectives and attitude to risk.
- Explain the Financial Planning Process and Services offered by Gibbs Denley Financial Services.
- Agree costs before progressing.



2 - Recommendations

- Your Adviser will analyse your financial position and devise tailored recommendations to meet your objectives.
- This will be laid out in a Suitability Report, which will also contain specific information on any costs.



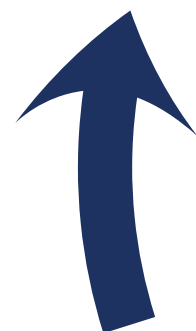
3 - Implement Your Financial Plan

- Your Adviser will meet you for a second time to explain our recommendations in detail and answer any questions.
- If you are happy with our recommendations, we will implement your financial plan.



5 - Review

- We will review your financial plan with you at regular intervals and make changes as necessary to ensure your short-, medium- and long-term objectives are met.
- We know that your circumstances and goals will change over time and we will always do our best to make sure your financial plan continues to suit them.



Our Financial Planning Process

4 - Ongoing Service

- You can choose a level of ongoing service to suit you. Full details are available in 'Your Guide to our Financial and Investment Services'.
- Our team are available to discuss your financial plan with you at any time, or for updates if your circumstances change.