

Taylor & Taylor

FINANCIAL PLANNING



WHAT WE DO WHY WE DO IT HOW WE DO IT

01204 365165

www.taylortaylor.co.uk



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*Professional independent financial advice
for your financial well-being*

94 Chorley New Road, Bolton BL1 4DH

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info@taylortaylor.co.uk

www.taylortaylor.co.uk

OUR VALUES



*"Simplicity is the
ultimate sophistication"*

LEONARDO DA VINCI



Rivington, Bolton



WHO ARE WE?

We are Taylor & Taylor; a respected family business based in Bolton. For over 40 years we have provided trusted, independent financial advice for clients from all walks of life. Always keeping integrity, professionalism and reliability at the forefront, we work tirelessly to find financial solutions for our clients.

Our core values are:

- Keeping financial advice simple and jargon-free
 - Helping clients achieve their financial goals
 - Consistently offer an exceptional service to our clients
-

'Passionate about the service we provide'



PROUD TO BE INDEPENDENT



We are proud to be independent; it means that we are not owned by any institution or life insurance company. Not only does this mean that we work directly for our clients, it allows us total freedom with the products and providers we use when implementing a financial plan.

We are proud of our rich heritage; our 40 years of experience means that we have:

- Seen markets go up and down
- Worked through numerous economic cycles
- Dealt with many changes to legislation



OUR PROCESS

1. Establishing and defining the client-planner relationship

We will clearly explain and document the services to be provided to you and define our respective responsibilities. We will explain fully how we will be paid and by whom. At the outset, we will agree on how long the professional relationship should last and on how decisions will be made.

2. Gathering client data, including goals

We will ask for information about your financial situation so that we can mutually define your personal and financial goals, understand your timeframe for results and discuss how you feel about risk. We will gather all the necessary documents before providing the advice.

3. Analysing and evaluating your financial status

We will analyse your information to assess your current situation and determine what needs to be done to meet your goals. Depending on what services you have asked for, this could include analysing your assets and liabilities, cash flow modelling, current insurance coverage, investments and/or tax strategies.

4. Developing and presenting financial planning recommendations and/or alternatives

We will offer financial planning recommendations that address your goals, based on the information you provide. We will also go over the recommendations with you to help you understand them so you can make informed decisions. We will listen to your concerns and revise any recommendations as appropriate.

5. Implementing the financial planning recommendations

We will then agree on how the recommendations will be carried out. We can either carry out the recommendations for you or serve as your 'coach', coordinating the whole process with you and your other advisers, such as your accountant and/or solicitor.

6. Monitoring the financial planning recommendations

We will agree on who will monitor your progress towards your goals. If you put us in charge of the process we will report to you periodically to review your situation and adjust the recommendations, if needed, as your life changes.

*"A big part of financial freedom is
having your heart and mind free from worry
about the 'what-ifs' in life"*



What you will receive

- A sound financial plan, as individual as you are
- Administration of your financial arrangements
- Clear information and advice to help you make informed choices and take some of the emotion out of your financial decision-making
- Guidance when choosing an appropriate risk level which is in line with your circumstances, needs and objectives
- Regular reviews of your financial arrangements to ensure they remain on track to meet and maintain your desired lifestyle
- Maximum tax efficiency to allow you to get the most out of your money
- Help in maintaining discipline with your financial and succession planning

OUR INVESTMENT PHILOSOPHY

Our investment philosophy is based on decades of academic research which clearly shows the most effective ways to invest and manage money.

What we believe in	What we don't believe in
A consistent, disciplined approach is key to long-term investment success	That we can predict when the market is going to go up and down and invest at the 'best time'.
Transparency with fees and charges is important	That we can consistently achieve investment returns that outperform the rest of the market by choosing individual stocks and funds
Your attitude to risk should come first and foremost in any investment	Transactional relationships with our clients that are based around product sales



Our fundamental assumptions, principles and beliefs:

The only certainty is uncertainty

The financial news only serves to knock people off their financial plans. Nothing about markets is guaranteed – we only move from one period of uncertainty to the next - and therefore we seek to control what is within our means.

The importance of supervising investment behaviour.

Investors can sometimes be their own worst enemy, thus a large part of our value resides in managing our clients' investment behaviour. One of the main risks associated with investing is not how much your investments go up and down, but your emotional response to these market movements.

The dominant factor in long-term, real-life financial outcomes is not 'investment performance'; it's investor behaviour. It is our role to guide you in making the right choices to optimise your chances of success?

Market predictions are insignificant

To a large extent we do not attempt to analyse current events or perceived threats to markets. Rather we patiently stick to the long-term plan and ride out short-term volatility. There is significant evidence to support this approach and show that it really works.

The value of partnership

We will work with you in a long-term, professional partnership where trust is at the very heart of what we do together.

We need to be responsible and accountable to each other and benefit mutually from the long-term partnership.

*"Trust is at the heart of
what we do together"*

WHY DO WE DO WHAT WE DO?

Job satisfaction and fulfilled clients

Financial planning allows us to go beyond simply advising a client on their finances. We love getting to know our clients and being able to make a real difference to their lives. To us there is no greater feeling than helping somebody achieve their desired lifestyle and being able to live a fulfilled life. This can range from providing peace of mind by recommending the most suitable financial protection, to preparing effectively for a long and happy retirement.

A testament to this is our history. We've built an established business doing what we love - and we couldn't imagine doing anything else.

SIX CORE VALUES A (GOOD) FINANCIAL PLANNER PROVIDES

ORGANISATION



ACCOUNTABILITY



OBJECTIVITY



PROACTIVITY



EDUCATION



PARTNERSHIP



Source: Mitch Anthony, "Moving from ROI to ROL".

"There is no greater feeling than helping somebody achieve their desired lifestyle"



WHY WORK WITH US?

Whilst we can wax lyrical about our rich heritage, our reputation can only be maintained if we look forward with the same enthusiasm as we look back.

One of the main reasons that clients choose us is because we are financial planners, not simply advisers. This means that we can focus solely on achieving our client's aims, ambitions and goals rather than simply selling products. By getting to truly know and understand what is important we can create a financial plan that gets you there both in the long-term and the short-term.

Although Taylor & Taylor is written on the door we couldn't do it without the support of our friendly and dedicated in-house team. Combined with occasional help from a number of outsourced professionals we aim to provide excellent service for our clients .

Our long-standing presence in Bolton is one of our major strengths. Our 40 years of experience means that we are deeply rooted in the local community and we have earned its trust. Chris has built a firm that our clients believe in and Ross shares his father's values, meaning that the next generation of Taylor & Taylor will be built on the same foundations.

We work hard for our clients, but don't just take our word for it; our client testimonials can be read at the end of this document.

Who we are suitable for

People who want to build a relationship that will help them achieve their goals. We can work on long-term or short-term aims and hope to build working relationships that improve the financial well-being of our clients and their families

Who we aren't suitable for

People who simply want to know which individual fund or stock to pick in the hope of outperforming the market. We provide far more than this and our investment philosophy doesn't align with 'sheer luck'.

OUR 5 CORE VALUES



ABOVE
BEYOND
EVERYONE,
EVERYTIME

T&T

METICULOUS
ATTENTION
DETAIL

T&T

HONEST,
ETHICAL &
PROFESSIONAL
IN
EVERYTHING
WE DO

T&T

RESPONSIBILITY
&
ACCOUNTABILITY

T&T

PASSIONATE
ABOUT
THE
SERVICE
WE
PROVIDE

T&T

These are our core 5 values to which all of us at T&T are accountable.



EXPECTATIONS

We promise you:

- A professional service tailored to your needs and objectives
- Honesty and integrity
- Clear recommendations
- Good value for money and transparent charging
- Advice from friendly, qualified people with access to the latest and most accurate information

In return we ask you to:

- Engage with us for the medium to long-term.
- Let us know when your circumstances change and when you have any queries or worries
- Understand our fee structure and pay our fees in good time
- Accept information and communication through different channels where applicable
- Respond to calls for action in a timely manner
- Assist us in improving our service by providing us with honest feedback

EXAMPLE CLIENT GOALS

Many of our clients share similar goals. The following are some that may sound familiar to you.

I want to plan:

To retire in comfort

Nobody wants to run out of money when they retire but how much is enough? We can help you work out the lifestyle you want to lead and create a plan to achieve a comfortable retirement.

For early retirement

Retirement means different things to many people. For some, early retirement means giving up work altogether but for others it can mean winding down working hours gradually.



For Inheritance tax (IHT)

It was Benjamin Franklin who once said, 'nothing is certain in life except death and taxes' - and IHT combines the two. Poor estate planning can lead to unnecessary tax being paid, meaning less goes to your loved ones. Whilst it is important to pay what is owed, thinking ahead can ensure that everything you have worked so hard for is passed down as efficiently as possible.

For school/university fees for my (grand-) children

It is often said that education costs money - but ignorance costs more! Paying for education requires planning, as a thoughtful gift can often leave a financial plan exposed if not considered carefully. We can ensure that the cost of education won't knock your financial plan off course.

For a wedding

Whoever the happy couple may be, whether it's you, a child or a grandchild; weddings can be expensive. Whilst we can't help you plan the wedding, we can ensure that your financial plan allows for the special day.

To help and spend time with grandchildren

There is little doubt that time spent with grandchildren is time spent well. However, finding that time can be difficult if you can't afford to work less, or stop altogether. Working out how much you need to retire, and how much you already have, will let you know when it's time to stop working and start spending more time with loved ones.

To ensure my spouse's financial security should anything happen to me

It isn't a pleasant thought but ensuring that your family and friends are taken care of when you die is important. Proper planning can ensure that your loved ones get what you believe is rightfully theirs.

To make sure you're financially comfortable if your portfolio is affected by the market going down

We can't predict when the market will go up or down, because nobody can. What we can do, however, is ensure that you aren't exposed to a level of risk that you are uncomfortable with.

For ill health

Whether it be loss of earnings due to an illness or paying for long-term care, ill health can affect your finances in a number of ways. Having a plan in place can help to minimise stress and ensure your financial security should you fall ill.





TESTIMONIALS

Bruce Wright, Bolton and Buckinghamshire

"I have always been a saver, but in hindsight, one without a clear investment strategy. My savings and investment decisions have not therefore been structured with an end goal in mind and I had various ad hoc investments with no coherent strategy in mind behind it. That was until I sat down with Chris and Ross at Taylor & Taylor, prompted by a combination of factors being divorce, hitting 50 and recent pension changes (I guess all clients will have their own personal reasons motivating them to obtain financial advice). They have helped me get a clear vision on what I am saving for (the end goals) and to then set up the right investment portfolio to meet my needs (the strategy).

This has all been done in conjunction with my current circumstances and appetite for risk. I now have a financial life plan that is actively managed and reviewed which gives me a lot of comfort and reassurance. This makes sense however much you are in a position to invest or save."

David & Annette Rigby, Mottram, Cheshire

"Taylor & Taylor have advised us for over 20 years overseeing our retirement. They have analysed our financial affairs offering practical and useful advice in both a professional and friendly manner. They continue to assess our situation annually and we would have no hesitation in recommending their services."

Lis Chapelhow, Hornchurch, Essex

"Chris has offered financial advice on pension investments and personal investments to my husband and myself for over 30 years. The advice has always proved to be excellent and put us in a good financial position.

Unfortunately, I recently lost my husband and following Chris's financial advice over many years has given me financial security. I can totally rely on Chris to advise me on any financial matters and have total confidence that my individual financial and personal situation is understood and the best advice offered. Chris also has an excellent network of business contacts who can also be relied upon."

*"The advice has always proved to be excellent
and put us in a good financial position"*

Jason Bangbala, Manchester

"Chris Taylor is an extremely professional, personable, patient and trustworthy man. He always has time for his clients and provides them with the best possible advice that is explained in as simple a language as possible to make it understandable and accessible to the lay person who is not an expert in financial matters and this field. I have every confidence in him and his organisation and would fully recommend his services to anyone."

Charles Leeming, London

"I was a little cautious getting financial advice from one of my oldest friends but I could not be happier with the results over the last two years. I received excellent advice on a sustainable plan for my personal pension contributions with Royal London. Chris, Ross and the team made it a very easy process to understand and execute.

What I have been most pleasantly surprised with is how the team diligenced my years' previous pension contributions (both personal and employer based) alongside the legislation to provide advice that I could easily evaluate. I now utilise certain personal allowances I was previously unaware of and will continue to do so over the forthcoming years. I'm able to use these allowances to contribute above what I thought was a contribution cap and, most importantly, has left me with a healthy tax rebate from HMRC at the end of the financial year; which I was not expecting. A team that goes above and beyond".



Bolton School

CLIENT PLANNER AGREEMENT



Anglezarke Rivington



1. MUTUAL TRUST

We promise you:

- A professional service tailored to your needs and objectives
- Honesty and integrity
- Clear recommendations
- Good value for money and transparent charging
- Advice from friendly, qualified people with access to the latest and most accurate information

In return we ask you to:

- Engage with us for the medium to long-term.
- Let us know when your circumstances change and when you have any queries or worries
- Understand our fee structure and pay our fees in good time
- Accept information and communication through different channels where applicable
- Respond to calls for action in a timely manner
- Assist us in improving our service by providing us with honest feedback

2. THE PLAN COMES BEFORE THE PORTFOLIO

Our relationship will only have meaning and value through your financial plan. Your portfolio is never anything more than a function of your plan.

A portfolio is never an end in itself.

3. EQUITIES (GREAT COMPANIES) PRESERVE PURCHASING POWER

Owning a share in all the great companies of the world will give you the best chance of beating inflation. We will give your investment portfolios as much equity (share) exposure as we think is suitable - also allowing for the required return needed to fuel your financial plan.



4. OUR VALUE COMES FROM MODIFYING YOUR BEHAVIOUR

Equities provide superior long-term returns. Because of this they are volatile (share prices can rise and fall sharply). You can expect a significant fall in share prices every three to five years or so. However, all historical share price declines have been temporary - a downward blip on an upward trend.

The risk of owning these shares is not therefore their volatility: it is your emotional response to this volatility.

The dominant factor in long-term, real-life financial outcomes is not 'investment performance': it's investor behaviour.

5. PREDICTIONS ARE WORTHLESS AND POINTLESS

The economy, markets and the future can't be consistently predicted or timed. The only way to capture the full potential long-term return of the great companies of the world is to be willing to sit through their full and temporary volatility.

We do not attempt to analyse current events or perceived threats: we will always counsel patiently holding the portfolio that is a function of your long-term financial plan.

6. OUR FEES ARE LARGELY FOR BEHAVIOUR MANAGEMENT

We effectively throw in: financial planning, portfolio design, rebalancing, cash flow modelling, monitoring and reporting. You need to see the value in our behavioural advice.

7. IT IS NEVER 'DIFFERENT THIS TIME'

Uncertainty is the only certainty. We don't move from periods of the former to the latter: we simply move from one uncertainty to the next.

8. THE NEWS CYCLE REINFORCES UNCERTAINTY

99% of the time the events behind the headlines have no direct impact on our lives. Nor can you influence these events to any significant degree. Appreciate that 24/7 news is not your friend - it's 'business'. Don't take it personally. In fact, don't take it at all: turn the news off!

9. WE LIVE IN A GOLDEN AGE

For all the short term uncertainty in the world there are countless reasons for long-term optimism. Wealth and prosperity is spreading around the globe; poverty is being eradicated, once dreaded diseases are now curable. Technology is changing millions of lives for the better. History teaches us to be long-term optimists.



Turton Tower, Turton

TERMS OF BUSINESS



Bolton Town Hall



OUR SERVICES

We offer independent financial advice, recommend investments from all types of retail investment products and we review providers across the whole market.

We offer protection insurance selected from a wide range of providers in respect of life, critical illness or income protection designed to safeguard your financial well-being.

In all cases we will make personal recommendations to meet your needs and objectives based on our professional assessment of your attitude to risk and capacity for loss.

YOUR EXPERIENCE

We are in business to improve our clients' wellbeing. That's an ongoing, living, breathing process.

Our services are built around getting to know our clients really well and being their financial guides through different stages in their lives.

We do not offer one-off, transactional advice as it would detract away from what we do best (and what our clients really value from us), which is building long-lasting relationships and providing an excellent service.

We will have an initial discovery meeting with you at our own expense. During this meeting, we will:

- *Talk about your current situation, what makes you tick and what you want your money to help you achieve.*
- *Discuss our services and make sure they are right for you.*
- *Agree whether both parties are happy to work together.*

OUR CHARGES

We want to show that we are open and transparent. That's why we choose to disclose our fees in this document and on our website, even though we are not required to.

We charge two types of fees:

- *An initial fee, which covers the meetings and administration required to find out all about you, your financial arrangements, and to construct your bespoke financial plan.*
- *An ongoing fee, payable each year, which covers the cost of the regular meetings and financial reviews we will provide to you, as well as access to us for support and advice as required and the regulatory costs of acting as your advisers.*
- *Each of these fees are explained in more detail on the following page.*

OUR CHARGES CONTINUED

Initial fee

Our fee for a full financial planning review will normally start from £3,000. We will always agree our fee with you in writing before engaging in any work. The initial fee will depend on: (i) Complexity (ii) Time (iii) Risk.

This fee will include:

- *A second meeting, where we'll explore your financial situation, needs and objectives in more detail.*
- *Contacting the various providers of your existing financial arrangements and obtaining all the information we need to review them.*
- *Technical analysis of your current arrangements and working out whether they are fit for purpose and aligned with your goals.*
- *Research of alternative options that may help you achieve your goals more efficiently.*
- *Tax and cost analysis of any proposed alterations to your financial position.*
- *We may have a third meeting with you, depending on the complexity of your financial situation, to discuss our initial findings and run through our analysis of your lifetime cash flow.*
- *Summarising our analysis and advice in a bespoke financial plan, which will outline everything you need to know and the next steps required to implement the recommended actions.*
- *Ongoing access to us via telephone and email throughout the process, to answer any questions you may have or explain anything in more detail as required.*

If you wish to proceed with our advice and recommendations, we will charge an implementation fee and the above financial planning review fee is waived.

Implementation Fee	
First £500,000	2%
£500,000 +	1%

You can choose to pay the implementation fee either directly from your investments (where possible) or by direct invoice.

In respect of non-investment insurance products (for example, life or sickness insurance) it may be possible for our fees to be settled in whole or in part by commission from the product provider, which is funded through the cost of the premiums you pay for your policy. If you would like our fees to be settled by commissions from these products, we will give you full details of any fees or commissions in writing before you proceed.

OUR CHARGES CONTINUED

Ongoing fees

Our ongoing fee is 0.75% of the assets that we advise you on, subject to a minimum of £2,250 pa.

For example, if your investments under our advice were worth £300,000, our ongoing fee would be £2,250 pa.

This fee covers all the work that we will do in looking after your financial arrangements throughout the year, including:

- *At least one face-to-face (or online) review meeting with you, where we'll talk about your current situation and whether there have been any changes to your needs and goals.*
- *Annual tax planning, including using any tax reliefs and allowances available to you that may help improve efficiency within your portfolio and save you money.*
- *Review your income, expenditure, assets, liabilities and lifetime cash flow.*
- *Reviewing your financial arrangements to make sure they're still fit for purpose and on track to meet your future needs and goals.*
- *Providing a bespoke, written report that will outline any changes that we recommend to your arrangements to improve efficiency, save you money or improve potential returns.*
- *Liaising with your other professional advisers (e.g. Accountants and Solicitors) where required to assist with the services they provide to you.*
- *Liaising with your Attorneys or family members, where instructed by you, to assist with your needs if you are not able to make or implement any decisions yourself.*
- *Having access to us throughout the year by email and telephone for general queries and support with your financial decisions.*

Our ongoing services can be cancelled by you in writing at any time.

You can choose to pay our ongoing financial planning fees either directly from your investments (where possible) or by direct invoice.

Where suitable to do so, we may agree a different fee structure for some clients, at our discretion.



HOW DO OUR FEES COMPARE?

Research from the Financial Conduct Authority (FCA) shows that advisers charge an average initial fee of 2.4% of the amount invested. Plus, an average of 0.8% per year for ongoing advice.

Our fees are broadly comparable with the average. We're not the cheapest and we're not the most expensive. However, as our client survey results show, we deliver great value:

- *98% of our clients would recommend T&T to family, friends or work associates*
- *81% of our clients have already recommended T&T to family, friends or work associates*
- *100% of our clients believe working with T&T has helped/will help them to achieve their financial goals.*

VAT

Normally all of our services are undertaken with the intention of arranging and administering regulated investments and, as such, they are exempt from VAT.

FEES PAID OUT OF INVESTMENTS OR INCOME/CAPITAL

Whilst this may be your preferred method of fee payment we must draw to your attention that in certain circumstances paying fees in this way could be prejudicial in terms of tax liabilities. We will draw this to your attention if we believe this to be the case but accept no liability for any tax incurred as a result of your chosen method of remuneration.

OUR STATUS

Taylor & Taylor Financial Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA): reference number 448774. You can check this on the Financial Services Register by visiting: www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768. Our registered office address is: 94 Chorley New Road, Bolton BL1 4DH
Registered in England & Wales - no. 5546026.



CONFLICTS OF INTEREST

We offer independent advice but occasions could arise where we, or one of our clients, have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests (or those of one of our other clients) conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

MONEY LAUNDERING REGULATIONS

We are required by law to verify the identity of all our investment clients. No application will be made on your behalf until such verification has been obtained. We may also check your details against HM Treasury Sanctions list as part of our obligation to prevent financial crime.

CLIENT MONEY

We are not authorised to accept client money and therefore we never accept a payment unless it is in settlement of our charges or disbursements. All other payments **MUST** be payable to the product provider. Under no circumstances will we accept cash.



Entwistle Reservoir, Bolton

CLIENT ASSETS



We will register all investments in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your investments or policies will normally be sent to you directly by the issuing company but where this is not the case they will be forwarded to you, unless otherwise instructed in writing, as soon as practicable after being received by us. Where a number of documents relating to a series of transactions are involved we will normally retain the documents until the series is complete and then we will forward them on to you.

COMMENCEMENT AND TERMINATION

This Terms of Business Agreement takes effect from the date it is given to you and will apply until terminated. You, or we, may terminate our authority to act on your behalf under this agreement at any time, without penalty. Either party may terminate this agreement by providing one month's notice in writing.

Any outstanding fee payments must be settled immediately upon termination. Termination will not prejudice the completion of transactions already initiated on your behalf or any rights or obligations already arising.

Where you are paying for ongoing review services on a monthly basis you may terminate payment by giving notice in writing but payments made on account towards periodic reviews will not be refundable.

YOUR DUTY TO DISCLOSE INFORMATION

We will base our recommendations on information you have given to us. It is important that you give us full information in order that we may provide the best advice for your needs and circumstances. It is your responsibility to provide complete and accurate information.

It is important that you ensure all statements you make on insurance proposal forms, claim forms and other documents are full and accurate to the best of your knowledge. Please note that if you recklessly, carelessly or deliberately fail to disclose any material information to your insurers or us this could invalidate your insurance cover. If you are a commercial customer buying insurance, you have a duty of 'fair disclosure'.

COMPLAINTS

It is our intention to provide you with the highest possible level of client service at all times. Should we fail to meet your expectations we have a complaints procedure which is explained below. Should you wish to complain please contact Ross Taylor either in writing:

94 Chorley New Road
Bolton
BL1 4DH
or by telephone: 01204 365165

Should you not be satisfied with our final response you may be entitled to refer the matter to the Financial Ombudsman Service, who is our alternative dispute resolution provider, within six months of the date of our final letter:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 or 020 7964 1000
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk - for further information.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For most types of investment business, advising and arranging are covered for up to £50,000. Insurance advising and arranging is covered for 90% of the claim, increased to 100% for insurances covering death or incapacity of the policyholder due to injury, sickness or infirmity, without any upper limit. Further information <http://www.fscs.org.uk>.



DATA PROTECTION STATEMENT



Rivington Pike, Bolton



INTRODUCTION

This notice provides you with information concerning our collection and use of personal data. If you have any queries regarding this statement, please do not hesitate to contact us.

WHAT DATA WE COLLECT & WHAT DO WE DO WITH IT

In order to provide financial advisory services we will obtain personal information from you concerning your finances, circumstances, objectives and other relevant details. We will collect, store and process this information.

LEGAL BASIS

We collect, control and process your personal information because this is necessary to provide you with information, answer any queries you may have and for the provision of our services to you. Contractual necessity is therefore the lawful basis for collecting, controlling and processing your personal details and those of your employees and service providers other than sensitive personal data for which we require individual consent.

SENSITIVE PERSONAL DATA

- *Racial or ethnic origin*
- *Political opinions*
- *Religious or philosophical beliefs*
- *Trade union membership*
- *Genetic data*
- *Biometric data*
- *Data concerning health*
- *Data concerning sex life or sexual orientation*

We will discuss with you the need for the provision of sensitive data before you provide this information. The subsequent provision of sensitive personal data will be taken as consent to this processing.



SHARING YOUR DATA

In the course of our work with you we will share your personal data with product and service providers; we may also share your data with compliance monitoring & support organisations and regulatory bodies who are also 'Data Controllers' and registered with a supervisory authority in the EU unless otherwise indicated before we share any of your data. We also use external data processors that will hold information for the following purposes:

- *Secure file sharing*
- *Data backup*
- *Dissemination of information*
- *Report writing*
- *Research*

Otherwise we will not share your personal information with other companies without your express authority except if the firm is sold or where we are required to do so by law.

CROSS BORDER TRANSFER

All our data processing takes place within EU jurisdiction. Should any processor hold any data on our behalf outside of the EU we will take steps to ensure that it is held in a satisfactory jurisdiction. In the case of the US we will ensure that the EU-US Privacy Shield applies.

MARKETING

The information we collect about you is used solely for the purposes for which it was provided. We will never use your data or share it for marketing purposes.

RETENTION

We will keep your personal data throughout our business relationship. At the end of any contractual relationship we are required to continue to hold personal data under current legislation for varying periods and in some circumstances indefinitely. We may also consider it necessary to keep data beyond these timescales in order to defend any future legal action. Where we no longer need regular access to your data we will transfer your data to a secure archive in order to avoid any unnecessary processing.



YOUR RIGHTS

Under data protection law you have the right to ask us for a copy of the information we hold about you and to have any inaccuracies corrected or removed. You may also ask us to delete or cease processing all personal data held by us or any processor with whom we have shared your data. We may not always be able to comply with a request for deletion but you can ask us to cease processing your data.

In addition you have the right to be informed about the data we collect, where it is located and with whom it is shared and the processing we undertake and to question any automated decision making processes. To do this, or if you require more information, please contact us - our contact details are below.

COMPLAINTS

The UK Information Commissioner's Office is our supervising authority where you can refer any complaints about data protection. For more information please visit ico.org.uk.

CONTACT

For any queries about data protection please contact Ross Taylor: 01204 365165

DISCLOSURE

Taylor & Taylor Financial Planning, T&T, T&T Financial Planning, Taylored Money and Taylored Life are trading styles of Taylor & Taylor Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority. From reference: 448774.

Taylor & Taylor Financial Services Ltd is registered in England, company registration number 05546026; registered address: 94 Chorley New Road, Bolton BL1 4DH

HOW TO FIND US

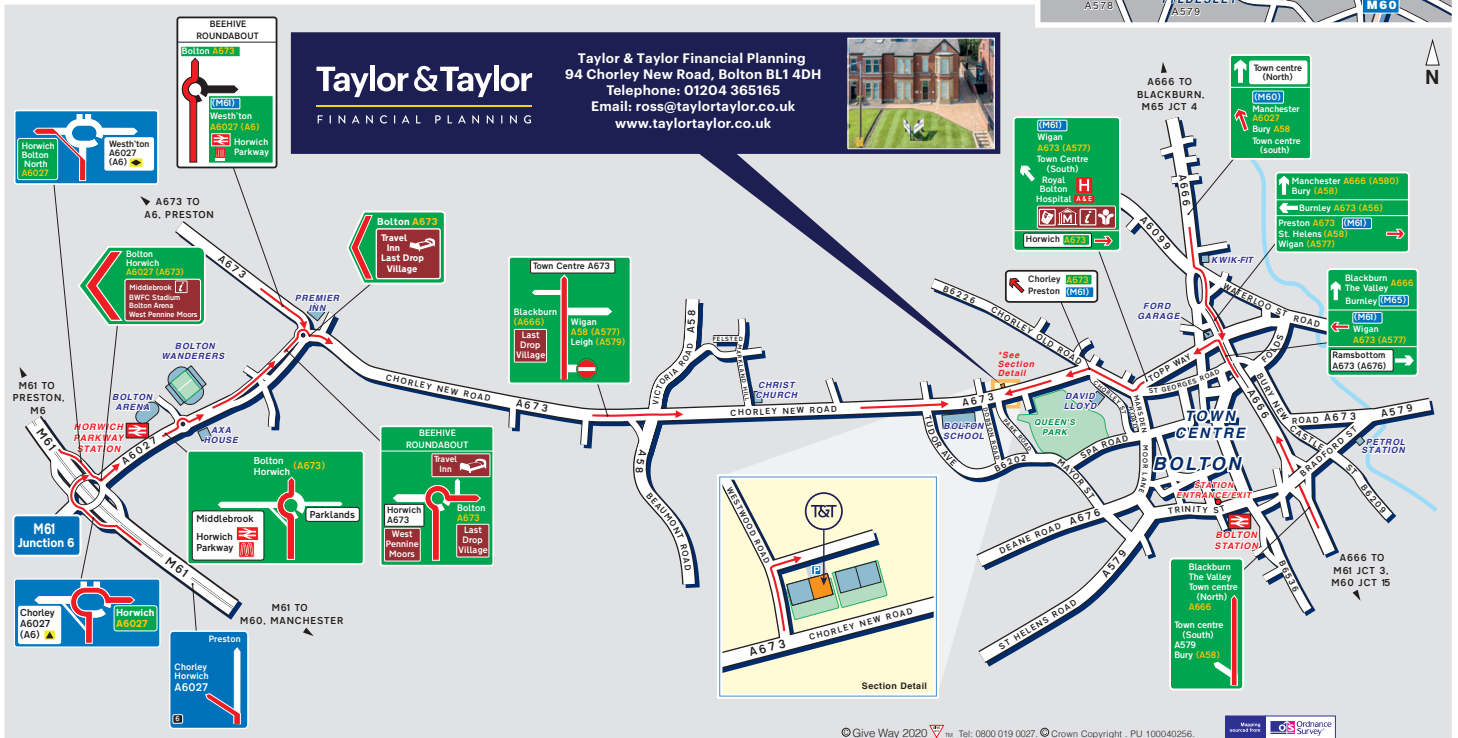
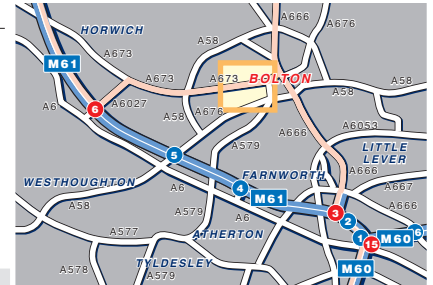


From M60 Jct 15:
Exit the M60 at Junction 15 and follow the signs for M61/A666 (Bolton). Stay in the right hand lane as the motorway bears to the right heading towards Bolton and the A666. Continue on the A666 (St. Peter's Way) towards Bolton town centre. Turn left onto the A673 (Topp Way). At the crossroads with the B6205, turn right onto the A673 (St. George's Road). At the next traffic lights, turn left onto the A673 (Chorley New Road). Taylor & Taylor are located on the right.

From M61 Jct 6:
Exit the M61 at Junction 6 and follow the signs for A6027 (Bolton). At the first roundabout take the second exit staying on the A6027. Continue past the BWFC Stadium and at the next roundabout take the second exit onto the A673 (Chorley New Road). Continue on Chorley New Road, past Bolton School. Taylor & Taylor are located on the left.

From M65 Jct 4:
Exit the M65 at Junction 4 and follow the signs for A666 (Bolton and Darwen). Continue southbound on the A666 towards Bolton town centre. Follow the one-way system and then turn right onto the A673 (Topp Way). At the crossroads with the B6205, turn right onto the A673 (St. George's Road). At the next traffic lights, turn left onto the A673 (Chorley New Road). Taylor & Taylor are located on the right.

Car Parking
Our car park is located at the rear of our building.



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