Service elements

Annual reviews

Face to face or remote i.e. telephone meetings to assess your current investments, personal and financial circumstances and objectives, attitude to risk and capacity for loss and ongoing suitability of your portfolio.

Portfolio Valuation

This is a report that provides a snapshot of your plans, detailing the current values, any withdrawals, a performance summary and a breakdown of each plan.

Performance and market updates

An email summary of the performance of our core portfolios, together with an overview of the current financial markets.

Cashflow planning

We can model your current position for you using our cashflow modelling tool, to look at pension and investment planning, retirement planning, inheritance tax planning, etc and build in 'what if' scenarios to see what might happen for example if you were to invest more money or take out a lump sum from your plans or downsize your property. We can also look at some 'worst case' scenarios such as a significant drop in the value of your investments or potential care home fees in later life. Although this is not an exact science it can give you the reassurance that you can financially cope with certain life events or help you to understand how much you need to save for a future event.

Priority Telephone and Email Access

You will have priority access to your adviser. When not available you will receive a call back or email within 24 hours.

Telephone and Email Access to our client team

When you require support or guidance you may contact our client team, we will ensure that you get a response within 48 business hours.

Personal Finance Portal (PFP)

We can offer you access through our back office system to view the value of your investments, securely send and receive documents, complete forms and update your personal and financial circumstances. There is also a premium version for our Bigmore Premier Wealth clients that will facilitate you holding your investment information in one place, including cash on deposit, cash ISAs and other investments not managed by us.

Intergenerational Planning

Consultation and advice to other members of your immediate family. They will benefit from the preferential service of the family group as a whole and for Premier Wealth clients, they will also receive a reduced initial charge on any investments made.

Smart Money

Three times yearly, we publish a magazine which gives you easy to read information, hints and tips on financial planning and keeps you updated with changes in legislation and tax rules with useful reminders about tax planning. This is available in hard copy or digital format depending on your service level.

BM Professionals Service

We will introduce you to an accountancy or legal firm on our panel, who can assist you with Self-Assessment tax returns or conveyancing/legals for mortgages and equity release. Premier Wealth clients will receive a 10% discount on the fee, where we are arranging mortgages/equity release for you.

Will Writing and Lasting Powers of Attorney (LPAs)

We will introduce you to our dedicated Will Writer who will give you advice on Wills and LPAs. Premier Wealth clients will receive free mirror wills and a discount on LPAs.