Futures Assured Limited
Independent Financial Advisers

At Futures Assured Limited, Independent Financial Advisers, our mission is simple:

"We aim to provide all our clients, whatever their financial requirements no matter how big or how small, with professional independent advice in a clear, concise and easy to understand manner."

We recognise that for many people financial services can seem complicated, but by sticking to our mission, we can help you to understand how you can achieve your financial goals. We realise that people want advice, both at the point of sale and in the future, that they can understand and in a language that is in plain English.

This has been the philosophy of the company since it started in January 2000 with a small number of advisers offering financial advice to clients throughout South Yorkshire and Derbyshire. Since then we've grown and now provide advice in all areas of financial planning through a large team of highly qualified and experienced advisers covering all of Yorkshire, Humberside, Derbyshire, Nottinghamshire, Lincolnshire and beyond.

About us

Futures Assured Limited was originally established by Steve Bonell back in 2000 with 4 financial advisers and one part time administrator. Today the company has 8 administration staff, 3 compliance officers and a team of 17 financial advisers. Furthermore we are continuing to expand.

- Steve Bonell is the Managing Director of Futures Assured Limited and has over 33 years industry experience. Steve gives advice in all areas of financial services and specialises in retirement planning advice as well as a specialist in Occupational Pension Transfers.
- The Compliance Department is headed by Nick Baines, whilst a financial adviser in his own right, his main role is to ensure that all our advisers maintain our high level of professionalism and unbiased advice.
- We pride ourselves on the quality of service provided by our financial advisers and we are lucky to have both male and female advisers, all of which are qualified to give you the expertise you need to meet your financial goals.
- In 2016 we extended our advice process to include the specialist advice of Occupational Pension Transfers.
- In addition to the advisers we have an excellent team of administrators which ensure that all clients receive the best possible after care service.

What do we do?

We are fully aware that client's financial needs and objectives vary enormously. That is why Futures Assured Limited's services are designed to assist our clients through their various life stages, whether it's saving towards their children's future, managing their investments, providing protection in the event of premature death or illness or to ensure a happy and secure retirement.

We believe that it is essential that we get to know you and your objectives first and therefore we offer all potential clients the opportunity of a no obligation informal discussion at our cost. During this meeting, we will encourage you to share your goals and aspirations with us and help you understand how working with us can help you achieve them, through the services we offer.

We provide a comprehensive range of services that covers all of the following areas:

- Full Financial Planning Service
- Investment Planning for the future

- Taking Pension Benefits
- Saving for Children's Education
- Managing Investment Portfolios
- Retirement Planning
- Estate Planning /Tax Planning
- Protecting your Future
- Family Protection
- Corporate Protection, Investment and Retirement Planning
- Occupational Pension Transfers (specialist advisers only)

Whatever your requirements, all of our advisers have the qualifications and expertise to help you. As Independent Financial Advisers, we will always fully research the marketplace to find both the most suitable products and investment funds available before making any recommendations. Where instructed to do so, we are always prepared to work with your other professional advisers.

As part of our commitment to improvement our service to our clients, from 2016 we are able to offer a specialist service of Occupational Pension Transfers. This service reviews preserved occupational pension scheme and provides you advice on whether to remain with the scheme or whether you would benefit from transferring to an alternative pension arrangement.

Our Services

Our financial planning proposition can be split into two areas of services:- initial advice service and ongoing service.

Our initial advice service can cover a full advice service, which we address all areas of your financial needs, or alternatively a limited advice service which addresses only the areas of financial needs you specifically request. This service is designed to allow ourselves to get to know you so that we can ascertain your needs and your requirements whilst at the same time establish what risk you are able and prepared to take to achieve these objectives.

This is achieved by completing our Confidential Financial Review and Attitude to Risk Profiler. Once completed, we then conduct our research to ascertain which product provider, products and funds to recommend. To assist in our research Futures Assured Limited purchases the research services of Sesame Bankhall Group which has earned an industry reputation for the quality and independence of its research, providing ourselves with access to the most up to date analysis, opinion and guidance on providers and product. In addition, to research the funds to recommend to our clients we use the online independent research tool of Capita Synaptics. This system allows ourselves to conduct due diligence on any fund before making our recommendations.

The next stage of the initial advice service is to present to you our recommendations which will be designed to meet those needs and objectives that were identified. This includes providing all relevant documentation to support our recommendations.

The final stage will be the completion of all necessary paperwork, arranging of any products and related actions to ensure your requirements are fully implemented.

Our ongoing services (which are available to all investment clients) are designed to provide you with a financial review so you have the opportunity to check how your investments are performing, whether they are on track to achieve your objectives, and discuss any changes that may impact the initial advice.

We offer different types of ongoing service levels which are designed to suit different clients needs:

Support Service includes:-
- Telephone / email access to your financial adviser

- Support with administrational changes to your plans
- Liaising with providers on your behalf
- Introductions to other professional services (i.e. legal / accountancy services)
- Liaising with your other professional advisers (i.e. solicitor / accountant)

Postal Review – This service offer an annual review letter from ourselves which provides you with details of how your investment is performing and, if necessary, any recommendations to making alterations to your investments.

Annual Review - This annual service offers a full assessment of your personal circumstances, reassessing your attitude to risk and reviewing your goal and objectives. At the meeting we will provide you with details of the investment performance, valuation and an investment commentary.
As a result of our discussion with you we will provide any necessary fund switching advice and processing that maybe required.

Bi-annual review – This bi annual service offers a full assessment of your personal circumstances, reassessing your attitude to risk and reviewing your goal and objectives. At the meeting we will provide you with details of the investment performance, valuation and an investment commentary.
As a result of our discussion with you we will provide any necessary fund switching advice and processing that maybe required.

Ad-Hoc Review – This service will be provided only at your request and can be as frequent or infrequent as you wish. This service offers a full review of your investment, change in circumstances and attitude to risk and the performance of the investment since the last review. We will provide a full discussion meeting to give you peace of mind that your investment is offering its best potential. We will also make recommendations about any required amendments to the investment strategy.

Bespoke Service - Should you require a service which is not covered by the above options we can offer a service which is specific to your requirements.

How do we charge for our services?

In respect to non- investment insurance transactions we will be remunerate by commission from the product provider as outlined in the "Information Disclosure Document" which is enclosed in this disclosure booklet.

In respect to investment transactions we charge a fee for our services, which gives you the confidence that you will receive unbiased financial advice from us. The actual cost will vary, depending on the type, size, frequency or complexity of our initial advice or ongoing service. Our charges will be discussed and agreed with you before you commit to any of our services.

Full details of our charges are within "Information about our services and costs" document, which is enclosed in this disclosure booklet.