

# You and Foster Denovo

**Life looks better with a financial plan in place**



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# What we offer you

Do you have financial decisions to make? You might have a lot on your mind. Or it could be something simple.

When making decisions about your financial future, we believe these should be made as part of an overall financial plan.

You may be interested in finding out how to fund your children's education, move up the property ladder, plan your retirement, or consider the best way to pass your wealth on to your family.

Or you may want help on how to protect and plan for your business' future? Perhaps you want advice on how to help your employees make the most of their money?

To help you achieve your financial goals, whether they are personal, business focused or impact your employees or members, we strongly believe it's crucial to work alongside the right financial adviser (who we call Partners).

Someone who speaks your language, and who cares deeply about the quality of your experience and the advice you'll get.

**You'll find that person at Foster Denovo.  
We believe this is what makes us different.**



# New to Foster Denovo?

## Then you'll probably experience our Financial Concierge team

Because all our services are inter-linked, our Concierge team may be your 'go to' starting point in your Foster Denovo experience.

Trained to ask the right questions, they will find out what your needs are. You may want to look at your pension or retirement options. You might like to find out more about financial planning, or something more specific. Perhaps you want to make sure you never run out of money, or get help with planning for the future of your business? Or you may want guidance on the right type of employee benefits to give your staff. Whatever the reason you've sought our help your first experience of Foster Denovo will be warm, professional and outcome-focused. And our Concierge team prides itself on matching you with the Partner who will provide the specialist help best placed to meet your needs.

Of course, you may already know us, or have been referred to one of our Partners directly (many clients come to us through referrals). If this is the case, you can rest assured you are already in safe hands.

## How we can help you

### My finances

I'd like advice on what mortgage is right for me.

I want to make sure I never run out of money.

I want to pass my wealth on to my children and grandchildren.



## My business



“To be honest, auto-enrolment is one big headache. I need an easy, economical route to compliance.”

“To grow the business I need specialist financial advice.”

“What would happen to the business if my business partner became ill or even died?”

## My employees

“I want to give my employees a set of benefits they can understand, appreciate and talk about.”

“I want a quick and easy way of telling my employees about their benefits.”



“I want my employees to make the most of their money – will financial education help?”

Our job is to listen...  
so that you can access our joined up services

# Services for individuals and families



**PrivateClients**  
Part of the Foster Denovo Group

‘Helping you make the most of your life through tailored financial planning.’

## How you benefit

Personalised financial planning

We’ll work with you to help make sure you’re on track to meet your goals both now, and in the future.

Savings and investment advice

We will put your money to work intelligently, given your goals and attitude to risk.

Preserving your wealth<sup>1</sup>

We will help make sure your bloodline can be protected using trusts and inheritance tax planning.

Retirement planning

We will help you make sure you are saving enough to achieve the lifestyle you want in retirement.

At-retirement advice

We’ll give you advice on how best to access your retirement assets in a tax efficient way.

Mortgage advice and support<sup>2</sup>

Whether your circumstances are simple or complex, we can provide you with mortgage advice to help you secure the mortgage that will best suit you.

Protecting you and your family against unforeseen circumstances

We can help make sure you and your family have money available if you die or can’t work because of serious illness or injury.

Comprehensive general insurance<sup>3</sup>

If your insurance needs are more complex, we can help you find the cover that is right for you.

<sup>1</sup> The Financial Conduct Authority does not regulate taxation & trust advice.

<sup>2</sup> Your home may be repossessed if you do not keep up repayments on your mortgage.

<sup>3</sup> Comprehensive General Insurance is provided through Foster Denovo General Insurance Services.

# Services for businesses, charities and employers



Multi-award winning employee benefits specialist  
[www.second-sight.com](http://www.second-sight.com)

## How you benefit

You can give your employees group risk, healthcare, pension and workplace benefits. Plus financial education and wellbeing programmes. Just as important, we'll help communicate your 'benefits package' to your employees, potentially boosting loyalty, engagement and retention.



Online communication tool  
[www.mybenefitsatwork.co.uk](http://www.mybenefitsatwork.co.uk)

## How you benefit

This clever tool can be used to create a self-branded website. Visitors from each of your staff groups can find out all they need to know about their individual benefits – but no one else's. The result is heightened employee engagement.



Financial planning and protection for your business

## How you benefit

Only when we have the full picture of your business, will we give you advice and work closely with you to develop tailored strategies to achieve your business' ambitions. And we will help make sure you and your business is protected if the worst were to happen.



Workplace pensions made easy  
[www.enrolsme.com](http://www.enrolsme.com)

## How you benefit

You or your adviser, such as your accountant, can use Enrolsme to set up a compliant auto-enrolment pension scheme in less than 30 minutes. It's that simple<sup>4</sup>.



Comprehensive general insurance for businesses and charities<sup>5</sup>

## How you benefit

Understanding that every business has different requirements is essential. We can introduce you to Foster Denovo General Insurance Services who have access to a host of insurance solutions and risk management services available to meet your specific needs.

<sup>4</sup> Enrolsme is a non-advised process and other options are available which may be better suited to your needs. They may be more complex and we don't offer them under this solution. If you want to explore these options you may want to contact a financial adviser.

<sup>5</sup> Foster Denovo General Insurance Services is a trading name of Lucas Fettes & Partners Ltd which is authorised and regulated by the Financial Conduct Authority.

# You're at the centre of **everything** we do

## Our values

Your satisfaction is our most important asset. We never forget that. It's why every aspect of our work is focused on meeting your needs now, and in the future.

Innovative  
Collaborative  
Visionary

## Adults in conversation

### Relationships are psychological contracts.

In a professional advice relationship some key elements are committed to paper. But the most important element, that of mutual trust, can't be quantified and deepens over time.

Our clients tell us they trust their Foster Denovo Partner because they have proven themselves to be astute and driven to deliver the best. Equally important, clients say they value the one-to-one time their Partner spends with them, explaining options and working through solutions using clear, accessible language.

But above all, they say they trust their Partner for their absolute honesty. It's the attribute we at Foster Denovo hold to be the cornerstone of all our relationships.



## The quality of our people makes us different

We believe our reputation for single-minded client focus has attracted some exceptional people to work with us. In return, we invest in their development, so that our Partners and employees realise every ounce of their potential.

It's why we've been recognised by Investors in People, and why we won Money Marketing's Best Professional Development Award two years in a row - shortlisted award again in 2015.



**INVESTORS  
IN PEOPLE** | Bronze

## A culture of partnership and innovation

We are one of the UK's top financial advice firms. Our 70+ Partners are supported by around 165 employees in eight Foster Denovo offices.

Ours is an open, mutually supportive, knowledge-sharing culture. As different client needs arise, individual Partners share their expertise so as to provide the very highest level of service to our clients.

It's a culture that has created the space to think differently for the benefit of our clients. We believe the evidence is clear in our unrivalled reputation for product and service innovation: from our auto-enrolment offering, which was awarded Money Marketing's 'Best Auto-Enrolment Solution' to Mybenefitsatwork, our ground-breaking online employee communication tool.


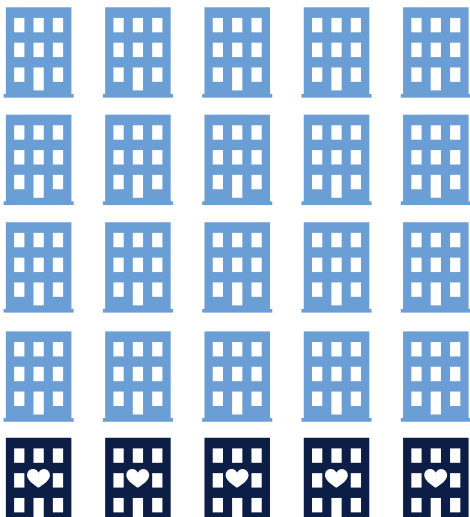


# Why you can trust us we work with:

more than **1,800** fee paying, individual clients;



around **370** businesses;  
and over **160** charities



with combined access to **85,000** employees.



# What our clients think of us

One of the most widely recognised business tools for measuring client satisfaction is the Net Promoter Score (NPS). To establish its NPS a company asks:

“How likely is it that you would recommend Foster Denovo to a friend or colleague?”

Depending on how clients answer this simple question will give you your Net Promoter Score.

Promoters are those clients who score their experience 9 or 10. Detractors score 0 to 6, as they were not happy with their experience. Passives score 7 and 8: they were simply satisfied but unenthusiastic about their experience.

**The number of promoters minus the number of detractors will give you your NPS.**

A positive Net Promoter Score is what you want to achieve and theory states that **a score of +50 or above is outstanding.**

For context, Satmetrix's most recent UK Net Promoter Customer Loyalty Benchmark Reports listed the top 3 Net Promoter Scores across all sectors as First Direct +73, Nationwide Building Society +43 and Freeview +38 / Tesco Mobile +38.<sup>6</sup>



Across all aspects of our business the Foster Denovo Net Promoter Score is **+58.**

(and this is from 11,000+ responses)

Our NPS confirms that we really do put the client at the heart of all that we do.

<sup>6</sup>April 2015 – <https://www.research-live.com/article/news/first-direct-tops-nps-benchmark/id/4013222>. The reports rank more than 60 brands across nine UK sectors, including financial services, insurance, television, mobile and internet providers, and marks companies according to consumers' likelihood of recommending them.

# Keeping clients at the **heart** of all we do



It's the quality of our people that helps set us apart from the crowd. From end to end you'll deal with people who have only got your best interests at heart. So we'll bring in specialists when we need to, to make sure your needs are met at every stage.

Here at Foster Denovo, we've spent the last ten plus years building on a set of important core values. Values that have attracted some exceptionally high quality people to us. So whether you're dealing with our management and leadership team, or the support team that works tirelessly on our Partners behalf, or you're in contact with the Partners themselves; you'll encounter exceptional quality and a very like-minded approach. An approach that consistently places clients at the centre of everything we do.

In short, we take a relationship-focused approach because we see our clients as our most important asset. So it follows that everything we do focuses around making sure our clients' needs are met.



**Roger Brosch, CEO, Foster Denovo**

If you'd like to find out more about how we can help you, please speak to your Partner. Or, if you're new to Foster Denovo, please contact our Financial Concierge team:

call 0330 332 7866\*;

email [concierge@fosterdenovo.com](mailto:concierge@fosterdenovo.com); or

visit [www.fosterdenovo.com](http://www.fosterdenovo.com)

\* Calls are charged at your standard landline rate.

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