

Independent financial advice via SIA Financial Services



sia  **Financial Services**
Introducing **Expert Advice, Financial Security**



No matter what stage you are at in your life, finding the time to ensure that your financial needs are being properly addressed is challenging. So too is finding someone that you can trust to give you advice in this important area.

Independent financial advice is provided by AWD Chase de Vere, which is a trading name of AWD Chase de Vere Wealth Management Limited.

That's where SIA Financial Services can help

SIA Financial Services introduces you to independent financial advice from AWD Chase de Vere. With a dedicated team of advisers, each experienced in advising clients with spinal cord injuries, they are able to combine a detailed knowledge of your individual needs with the independence to search the whole of the market place, to bring you financial solutions that match your exact requirements - working for you and to your agenda.

Personal Injury Awards

Expert advice is offered throughout the claims process. From the early days of sustaining a spinal cord injury and advising you on making the financial adjustments necessitated by a sudden change in lifestyle, to assisting with the settlement planning to help ensure that the award, its payment structure and investment strategy reflect your future financial requirements, to the ongoing review of your plans to help keep your money working as hard for you as it possibly can.

- Expert Witness
- Periodical Payments
- Structured Settlements
- Personal Injury Trusts
- Benefits Entitlement Provision
- Specialist Portfolio Management

Comprehensive Advice

Financial advice is also available to those living with a spinal cord injury, as well as their friends and family, across a comprehensive range of products and services, including:

- Regular Savings
- Lump Sum Investments
- Mortgages / re-mortgages*
- Pensions
- Retirement Options
- Life Assurance
- Income Protection
- Estate Planning
- School Fees Planning

* Your home may be repossessed if you do not keep up repayments on your mortgage.

Extra help online @ siafs.com

The SIA Financial Services website introduces you to a convenient means of accessing the independent financial advice service.

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Tailored independent financial advice for the Spinal Injuries Association

Call us today to arrange a meeting on **0844 000 9562**
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AWD Chase de Vere

AWD Chase de Vere is trading name of AWD Chase de Vere Wealth Management Limited, which is a member of AWD Group Plc, the UK representative of AWD Holding AG, Europe's leading independent financial services group.

About AWD Chase de Vere

Following AWD Group's acquisition of Chase de Vere Financial Solutions in 2005, the AWD Chase de Vere brand was launched to reflect the combination of two of the UK's most respected providers of independent financial advisers. As one, the combined business has more than 50 years experience in the financial services marketplace and advisers in excess of 150,000 clients. Through AWD Chase de Vere they offer all SIA members access to a market leading private



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Services

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Welcome to SIA Financial Services

SIA Financial Services (SIAFS) is a new benefit for SIA members which provides access to specialist independent financial advice from AWD Chase de Vere*. The service recognises the value our members place on maintaining independence in all aspects of their lives, in which financial freedom plays a central role.

It is important that you review your finances after any life changing event. Whether you are a spinal cord injured person or a carer of someone affected by a spinal cord injury, you may need to review your existing financial situation. Whether you are looking to build wealth for the future or find ways of generating an income from existing capital, it is important to obtain independent and expert advice.

Visit the site regularly as additional products and services may also be made available over the coming months.



SIA Financial Services is a trading name of AWD Chase de Vere Wealth Management Limited (AWD/CdVMA). SIA members entitled to an independent advisory recommendation from SIAFS are advised and regulated by the Financial Services Authority. SIA Financial Services is licensed by the Social Finance Association to provide independent financial advice to SIA members. *AWD Chase de Vere is a trading name of AWD Chase de

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How the service works

Initial meeting

Your initial meeting is without obligation. This is used by AWD Chase de Vere* to get to know you and to determine your objectives and areas in which you require advice. It is also an opportunity for you to get to know the adviser and to ask any questions about the service. Your adviser will discuss with you and agree how he/she will be remunerated before proceeding to the next stage.

Financial Report

Having completed the initial meeting, your adviser will prepare a personalised report recommending particular courses of action, and also confirm the associated costs. Only once you are completely happy with what has been proposed will the adviser proceed to carry out the relevant course(s) of action on your behalf.



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Benefits of the independent financial advice service

AWD Chase de Vere is one of the few leading firms of independent financial advisers (IFAs) who can offer you all of the following:

- Expert guidance from a professionally qualified financial adviser who will search the whole of the market place, not just a limited range, to be able to offer you financial solutions which are the most appropriate for your personal financial needs.
- An advisory service that aims to provide you with lifetime financial guidance. If required, your adviser will be there to help ensure your financial plans are adapted to your changing personal circumstances and aspirations.
- With 27 offices nationally and representatives working in every region of the UK, members have access to a local advice service. Understanding how a spinal cord injury can impact on peoples' lives, a financial adviser will visit you at a time and location of your choosing, reflecting the fact the service has been designed to be highly convenient to you.
- For each client referred by the SIA, AWD Chase de Vere will pay 25% of its resultant income to the charity at no additional cost to the client, thereby helping the charity to continue its own funding.
- AWD Chase de Vere is a trading name of AWD Chase de Vere Wealth Management Limited, which is a wholly owned subsidiary of AWD Group Plc, a member of AWD Holding AG, Europe's premier independent financial services group.

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Costs

The adviser can work for you on either a fee or commission basis, or a combination of both. To many people the concept of fee-based work is familiar. As with other fee-based professionals, work is chargeable on an hourly basis, or on a fixed fee basis,

with the overall cost depending on the complexity of your financial needs. The more complex situations will require more time being undertaken by the adviser and this work will, therefore, attract a higher fee. If you choose this option, it is worth noting that where this advice involves the purchase of a financial product, any commission received from the product provider will be used to offset the fee. Any commission in excess of the fee can be reinvested (if appropriate) or offset against future work.

The alternative to a fee is commission, which is factored into the product pricing or charges, and is a percentage fee for the value of the services paid to AWD Chase de Vere by the product provider.

Regular reviews

It is important that your financial plan is reviewed on a regular basis to ensure it remains appropriate to your changing circumstances and future objectives. Therefore, once you have become a client, regular contact with your adviser is essential to help ensure your financial objectives continue to be met.

How to contact us

Getting in touch with SIA Financial Services couldn't be simpler. Contact us through our website at **siafs.com** or call us on **0844 800 9562**. Alternatively, you can complete and return the response coupon below and one of AWD Chase de Vere's advisers will give you a call.

----- cut along the dotted line -----

Title: _____ First name: _____

Surname: _____

Home address: _____

Postcode: _____

Home telephone: _____ Mobile telephone: _____

Email address: _____

Nature of enquiry: _____

Please return this coupon to
SIA Financial Services
c/o AWD Chase de Vere
The Marketing Department
11 Seven Dials
Sawclose
Bath
BA1 1EN

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