



Utopia Group

The Pension and Investment Performance Review



A trusted process to put you in control

Aiming for Utopia Ltd, part of the Utopia Group is Authorised and regulated by the Financial Services Authority.
FSA Number: 465860

We believe there are three major reasons why many pension and investment plans under perform

- 1) The funds in most pensions and investments are not actively monitored by a Financial Adviser.
- 2) Most pension and investment plans are not managed in line with a suitable asset allocation and risk profile.
- 3) Many people are not getting value for money because they are paying higher charges than necessary for the administration of their plans.



At the Utopia Group our Pension and Investment Performance Review is a step-by-step process to help business owners and individuals

Review your objectives and portfolio regularly

Ensure your pension and investment charges are transparent

Enhance the performance of your existing assets

Control your tax liabilities

Determine your retirement and investment goals

Become and remain financially well organised

Simply a smarter way to invest

The Utopia Group will utilise cutting edge technology together with the traditional methods of advice

Clients provide us with the Authority to obtain information from their existing Pension or Investment Company

1 Audit your existing plans

2 We calculate your Attitude to Risk

Understand your objectives and the level of investment risk you are prepared to take

7 Review and Rebalance

This is the most important part of the whole process, which keeps everything in line with your initial and ongoing objectives

PERFORMANCE REVIEW PROCESS

6 Tax Wrapper

We then recommend the appropriate product which offers the most flexible tax efficient solution

3 Create the correct Asset Allocation

Spread investments across different asset classes in line with your Attitude to Risk

5 Trading Platform

This unifies all your various pensions, investments and assets in a central point to give you control using the latest on-line technology

4 Portfolio Construction

We work in partnership with a leading Stock Broker to construct portfolios utilising their detailed research process

We do not expect opportunity until we have first created value

Menu of our Services

We provide our clients with Independent Financial Advice on

Individual

Lifetime Cash Flow Planning
Investments
Client Portfolio 'Wraps'
Savings
Mortgages
Critical Illness
Pensions
Mortgage Protection Assurance
Life Assurance
Income Protection Insurance
Writing a Will
Inheritance Tax Planning
Estate Preservation
Private Medical Insurance
Long-Term Care
Accident, Sickness & Unemployment

Business

Key Person Insurance
Partnership Assurance
Directors' Share Protection
Company Medical Insurance
Group Life/Income Schemes
Specialist Pension Planning for
Company owners and Executives
Employee Benefit Schemes
Corporate Re Financing
Corporate Tax Planning
Business Expansion
Cash Flow Planning
Staff Financial advice Surgeries
Exit Strategies
Strategic Business Planning
Lifestyle Counselling



Utopia Group

Tel: 0333 456 0333

Web: www.utopia-group.com

Email: info@utopia-group.com