

### OUR VALUES & BELIEFS

We stand to provide a positive impact on a family's financial wellbeing.

#### Who are we?

We are Xentum, a team of independent financial planners based in Cheshire.

For over 13 years, we have provided trusted independent advice for clients from all walks of life. We pride ourselves on being thoughtful, having our finger on the pulse, and never recommending anything to a client that we wouldn't recommend to our mums.

#### What do we stand for?

We hold several core values close to our hearts, such as being:

- Trustworthy
- Friendly
- Compassionate
- Eager to make an impact

But don't take our word for it, take those of our clients, such as D Yelland who said:

#### What does independent mean?

We are proud to be independent; it means we aren't owned by, or associated with, any particular financial institution. This allows us to work directly for our clients, and gives us total freedom with the providers and products we use when implementing a financial plan.

#### Why can you depend on us?

We will always:

- Listen, understand & empathise
- Challenge your views when needed
- Work with you to formulate your plan
- Keep it simple where possible
- Work with your other professional advisers to implement your plan
- Be fair, well balanced & logical
- Retain absolute confidentiality



I have been a client of Xentum for well over a decade as have other members of my family. Their holistic and unique approach to lifetime financial management have had a profound effect on my ability to plan and understand personal finance. They are always there, always positive and always wise.

# OUR PROCESS

## How we work with you

### FACT FIND

#### Where are you now?

In order to know where you're going, we need to know where you are, and where you've been. This stage allows us to understand your:

- Assets
- Liabilities
- Income & expenditure

By knowing your financial situation (ideally better than you know it yourself), we can ensure that the plan we build is solid and as individual as you are.

### IMPLEMENTATION

#### How does it all go together?

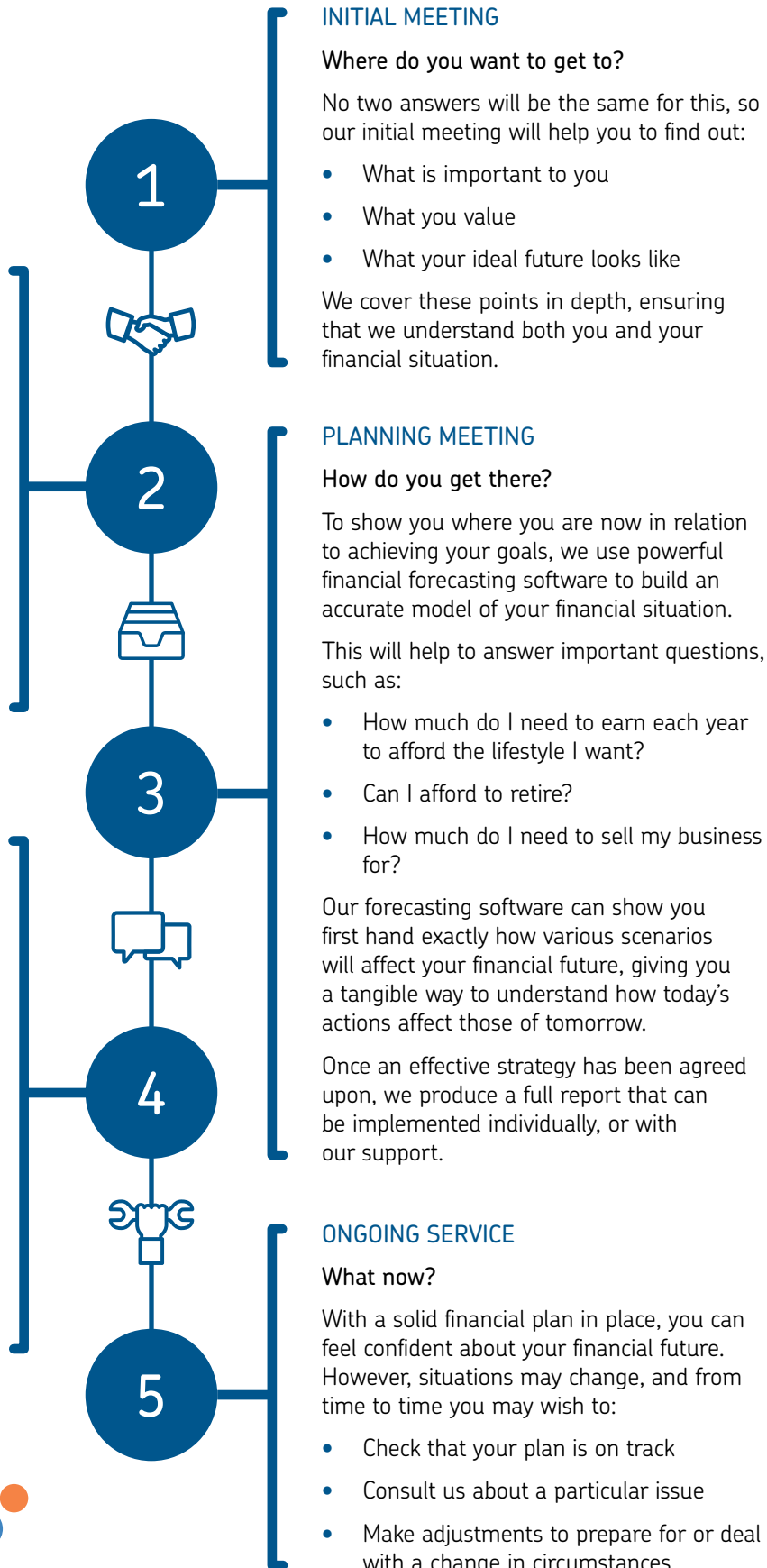
This stage takes the outcome from the planning meeting and starts to apply it. This includes:

- Researching existing policies
- Making recommendations
- Completing paperwork

Full explanations of each step are given along the way, allowing you to understand exactly what is happening.

All implementation tasks are carried out for a pre-agreed project fee based on the amount of work and level of complexity, giving you a clear view of our fees.

# xentum



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