



Experts in  
Financial Planning

“For 20 years we have built our business on the principles of delivering high quality financial advice and excellent client service. We believe it's a strategy that has served our clients well. We have grown to be able to offer a broad range of investment solutions not only to individuals, but also to companies, trusts and pension funds.

If you would like to understand how we can make a difference to your financial life, please contact us at your earliest convenience.”

Adrian Johnston, Managing Director

## Contact Details

The Planned Future Solution  
John McArdle, Director

0131 556 4540  
0845 166 4540  
j.mcardle@johnstonfinancial.co.uk

The Planned Portfolio Solution  
Adrian Johnston, Managing Director

0131 556 4540  
0845 166 4540  
a.johnston@johnstonfinancial.co.uk

The Planned Benefits Solution  
Adrian Johnston, Managing Director

0131 556 4540  
0845 166 4540  
a.johnston@johnstonfinancial.co.uk

The Planned Mortgage Solution  
Grant Pollock, Managing Partner

0131 550 7623  
0845 166 7090  
grant.pollock@jfmortgages.com

Johnston Financial  
49 Northumberland Street  
Edinburgh  
EH3 6JQ

Web: [www.johnstonfinancial.co.uk](http://www.johnstonfinancial.co.uk)  
e-mail: [mail@johnstonfinancial.co.uk](mailto:mail@johnstonfinancial.co.uk)  
[mail@jfmortgages.com](mailto:mail@jfmortgages.com)

# About us



Johnston Financial was established in 1987 and is now one of Scotland's leading financial services businesses. We exist to consistently deliver the highest quality of advice and service in the fields of investment, financial planning, pension planning and property funding.

We believe that no matter how large or small the firm you deal with, advice is only as good as the people giving it. This is true for any profession and ours is no exception. We have sought to bring together a team of the highest possible calibre. All of our advisers have a wealth of experience and hold as a minimum the qualifications required by the regulators. Our programme of training and development ensures that our staff continue to progress with advanced qualifications, enabling them to always provide the best possible advice.

## [Our services](#)

Johnston Financial offers you a complete range of financial planning and investment management solutions whether you are a private individual, a trust, a pension fund or a business. Our service is split into four distinct areas.

1. The Planned Future Solution  
Managing your financial life *(pages 4 and 5)*
2. The Planned Portfolio Solution  
Managing your accumulated wealth *(pages 6 and 7)*
3. The Planned Benefits Solution  
Managing your employee benefits *(pages 8 and 9)*
4. The Planned Mortgage Solution  
Managing your property funding *(pages 10 and 11)*

# The Planned Future Solution

Managing your financial life



A step by step programme to ensure you achieve your financial and lifetime goals. We offer three levels to this programme and it is your choice as to which level meets your needs.

## Basic Membership

Identifying and implementing solutions

A complete process to establish your needs, report our recommendations and implement your agreed solutions.

Within the Basic Membership we will:

- Assess your current situation
- Assess your 'attitude to risk'
- Make recommendations
- Produce a personal 'Planned Future Solution' report
- Implement recommendations
- Provide ongoing service reactive to your request

There is no joining fee or monthly membership fee for Basic Membership.

## Standard Membership

Creating and protecting wealth

A comprehensive financial planning process that helps you achieve your goals and feel secure about your personal and financial future.

The Standard Membership level is based around the 'Truth About Money' toolkit and within it we will:

- Assess your current situation
- Assess your 'attitude to risk'
- Refine your 'Planned Future Vision' including:
  - Identify obstacles to fulfilling your vision
  - Plan your financial future and point of financial independence
  - The pension review solution
  - Lifetime income & expenditure statements
  - Lifetime assets & liabilities statements
  - Education plans for children & grandchildren



- Wealth accumulation planning
- Tax planning
- Financial independence planning
- Survivor provision review
- Disability provision review
- Long term care review
- Estate planning
- Implement your personal 'Planned Future Solution'
- Conduct annual reviews of progress with your 'Planned Future Solution'
- Update your file annually
- Provide telephone and e-mail access to a qualified adviser

There is no joining fee for the Standard Membership. A monthly membership fee does apply. Please see our Fee Menu.

#### Premier Membership

Protecting wealth, achieving ambitions

A total coaching and life planning process that helps you determine your lifetime, mid-term and immediate goals. This level of membership also helps you create a plan to achieve your financial ambitions.

The Premier Membership level includes everything detailed in the Standard Membership plus the following exclusive services:

- Regular goal development sessions
- Quarterly focussing sessions to review progress with your 'Planned Future Solution'
- Pension Review Solution
- Planned Portfolio Solution
- Planned Mortgage Solution

The aim of this level of membership is to provide you with total organisation of your financial affairs.

There is a joining fee for the Premier Membership. A monthly membership fee also applies. Please see our Fee Menu.

“No matter what your current financial goals or aspirations are, at Johnston Financial we have a range of planned solutions to meet your needs and budget. From a simple financial review to bespoke, monitored plans for your entire financial life there's a membership level to suit.”

# The Planned Portfolio Solution

Managing your accumulated wealth



## Why use our Planned Portfolio Solution?

At Johnston Financial we want to provide you with the investment service that you might design for yourself. Many clients we meet have not been well served by previous investment arrangements they have been part of and feel let down. Often this is down to a lack of continuous monitoring.

The Planned Portfolio Solution is designed to be expert, relevant to you, under constant review and providing regular feedback on performance and investment activity.

It is widely recognised that anyone investing over the medium to long term (say more than 5 years) is best served by holding a significant portion of their capital in stock market based funds. The stock markets of America, Europe and the UK have over most 5 year periods produced returns in excess of the returns on cash held on deposit in a bank or building society account.

Fixed interest investments such as Government Securities and Corporate Bonds are an important part of a portfolio mix and along with Commercial Property has also outperformed cash over most 5 year periods.

For many investors, direct investment i.e. buying individual shares and stocks is no longer the most favoured way to make stock market investment.

Instead, collective investments have gained massively in popularity. These are professionally managed funds which pool the savings and capital of a large number of investors.

There are over two thousand such funds, with many geographical and specialist sectors covered. Choosing the right combination of funds with the right combination of asset types i.e. fixed interest, equities and property, can be difficult and many people have no experience of this to help them.

Johnston Financial has many years experience in building portfolios and the approach we are taking in this programme will help us to identify the right level of investment risk for you and to build and monitor a portfolio of investment funds that we expect will produce performance above the average for investment funds generally.

In 2002 we launched our highly successful Executive Portfolio Service (EPS) and by July 2007 our clients had committed over £36 million to management through the service. With the launch in 2008 of our portfolio funds, the "Nevis Funds", we created The Planned Portfolio Solution to replace the EPS.



### What is involved?

With the Planned Portfolio Solution we aim to:

- Correctly identify and agree with you your attitude to investment risk
- Recommend a portfolio of investment funds with a profile that matches your attitude to risk
- Hold that portfolio through our “Nevis Portfolio Funds” for maximum tax and investment efficiency. (see the fact sheet on the Nevis Funds)
- Create portfolios through a three stage process of:
  1. asset allocation benchmarks
  2. quarterly asset allocation reviews
  3. quarterly fund selection reviews
- Constantly monitor fund manager changes and other factors that may require asset allocation and funds to be reviewed outside the quarterly review process
- Make timely changes to the portfolio to reflect our views on asset allocation and fund selection
- Provide a quarterly report and valuation of your portfolio advising you what changes have taken place and why.

### Who is this aimed at?

#### Private assets

To manage your accumulated wealth in a diversified portfolio of funds kept under continual review with an asset allocation that reflects your attitude to investment risk

#### Accumulated personal pension funds

A pension plan is simply an investment arrangement with highly favourable tax benefits. The investment of your accumulated pension funds will be one of the most important factors in the success of your pension investment.

#### Trust and Guardianship assets

The Planned Portfolio Solution is tailor made to help trustees and Guardians meet their statutory requirements of “duty of care” in the proper investment of the funds under their control.

“The Planned Portfolio Solution uses our many years of experience in building tailored, relevant portfolios to create a flexible, continually monitored solution to manage your accumulated assets.”

# The Planned Benefits Solution

## Managing your employee benefits



### Why use us to manage your employee benefits?

Providing the right remuneration and benefits package is crucial to the ability of a business to recruit, retain and motivate the right staff.

Legislation surrounding pensions has changed so much in the last 40 years that employer's often have complex legacy issues to resolve around old schemes, particularly final salary (also called defined benefit) schemes.

The latest Pensions Act has greatly simplified the pension regime but it is not widely understood. However, for business owners particularly, it provides extremely valuable financial and tax planning opportunities.

### What is involved?

With the Planned Benefits Solution we aim to:

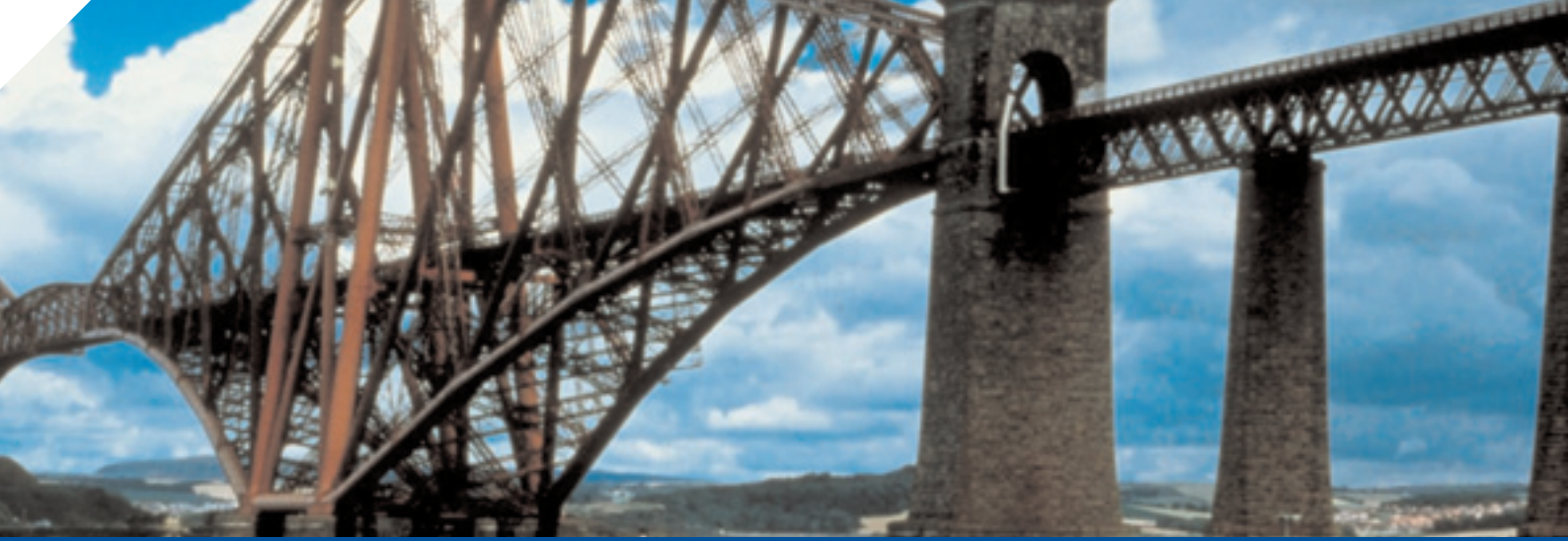
- Review the existing benefits package for employees and business owners
- Agree the aims, purpose and budget for benefits going forward
- Design the benefits scheme
- Implement the scheme
- Oversee the management of the component parts of the scheme to ensure they operate smoothly.

The core of any benefits package is inevitably the pension scheme. Johnston Financial have been providing turnkey solutions to pension needs for 20 years. We also have a wealth of experience with implementing and overseeing the management of group life assurance schemes, disability income schemes and private medical insurance schemes

Many providers have closed to new business in recent years or imposed strict conditions on the schemes they will accept so matching a scheme with a provider is now a skill in itself.

By using our service you can choose from a number of insurance companies we have selected as our principal providers. These companies have met our stringent requirements for scheme design, scheme management capability, investment funds and quality of service. Where appropriate we are also happy to work with other or existing pension providers.

We will provide you with drafts of all communications to employees and if you wish, carry out group presentations and individual meetings with staff. You also have access to our specialist pension administration staff to ensure that your scheme operates smoothly and that all joiners, leavers, retirements and problems are dealt with efficiently. This is almost the most important part of our service and is given a very high priority. Existing clients will confirm that this works well.



Johnston Financial have strategic relationships with pension actuaries and scheme managers to provide a highly competitive service for the management or wind up / alteration of defined benefit schemes.

You can discuss with us issues such as closure of defined benefit schemes to new members, stopping future accrual and breaking the salary link for existing members and replacing defined benefit schemes with defined contribution schemes. We have been involved with a number of our clients in these areas and can advise on all aspects of the process and give detailed assistance and participation in the communication of changes to staff.

Our aim is to make the provision of pension and other benefits as smooth a process for your business as it can be.

#### Costs

The Planned Benefits Solution is a fee-based service. There is no joining fee, but we do charge a monthly membership fee for administration backup and an annual site visit. Additional site visits can be arranged at our daily rate. Please see our Fee Menu.

Please note that if you wish any commissions earned during the implementation and ongoing management of the Planned Benefits Solution will be retained and used to offset any fees due including the monthly membership fee.

“By utilising the Johnston Financial Planned Benefits Solution you can profit from our wealth of experience in this area, our extensive research of the market and relationships with the major pension providers.”

# The Planned Mortgage Solution

Managing your property funding



A professional service provided by lending specialists to match the most suitable and lowest cost lending solution to your borrowing requirement.

A complete process to establish your needs, make our recommendations and implement your agreed solutions.

Amongst our specialists there is experience in retail and business banking as well as financial services and insurance.

You will find a solution for all types of property funding including:

- New purchase
- Re-mortgage
- First time buyer
- Buy to let
- Property portfolios
- Self certification of earnings
- 100% loans
- Commercial loans

The Planned Mortgage Solution is provided by our group business, JF Mortgages LLP and offers you:

- Loans from the whole of the market
- State of the art mortgage sourcing system updated daily
- Competitive buildings & contents insurance with comprehensive cover of all of the risks
- Competitive life assurance to protect your dependents
- No fee for residential mortgages

“No matter what your precise mortgage needs our trained and experienced staff will be able to find a solution to fit. Visit us at [www.jfmortgages.com](http://www.jfmortgages.com) to find out more.”



For much more information on mortgages and JF Mortgages LLP, visit our web site at

[www.jfmortgages.com](http://www.jfmortgages.com)

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. Written details available. All loans subject to status.

Johnston Financial Ltd is an appointed representative of Johnston Financial Services Ltd who are authorised and regulated by the Financial Services Authority.

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