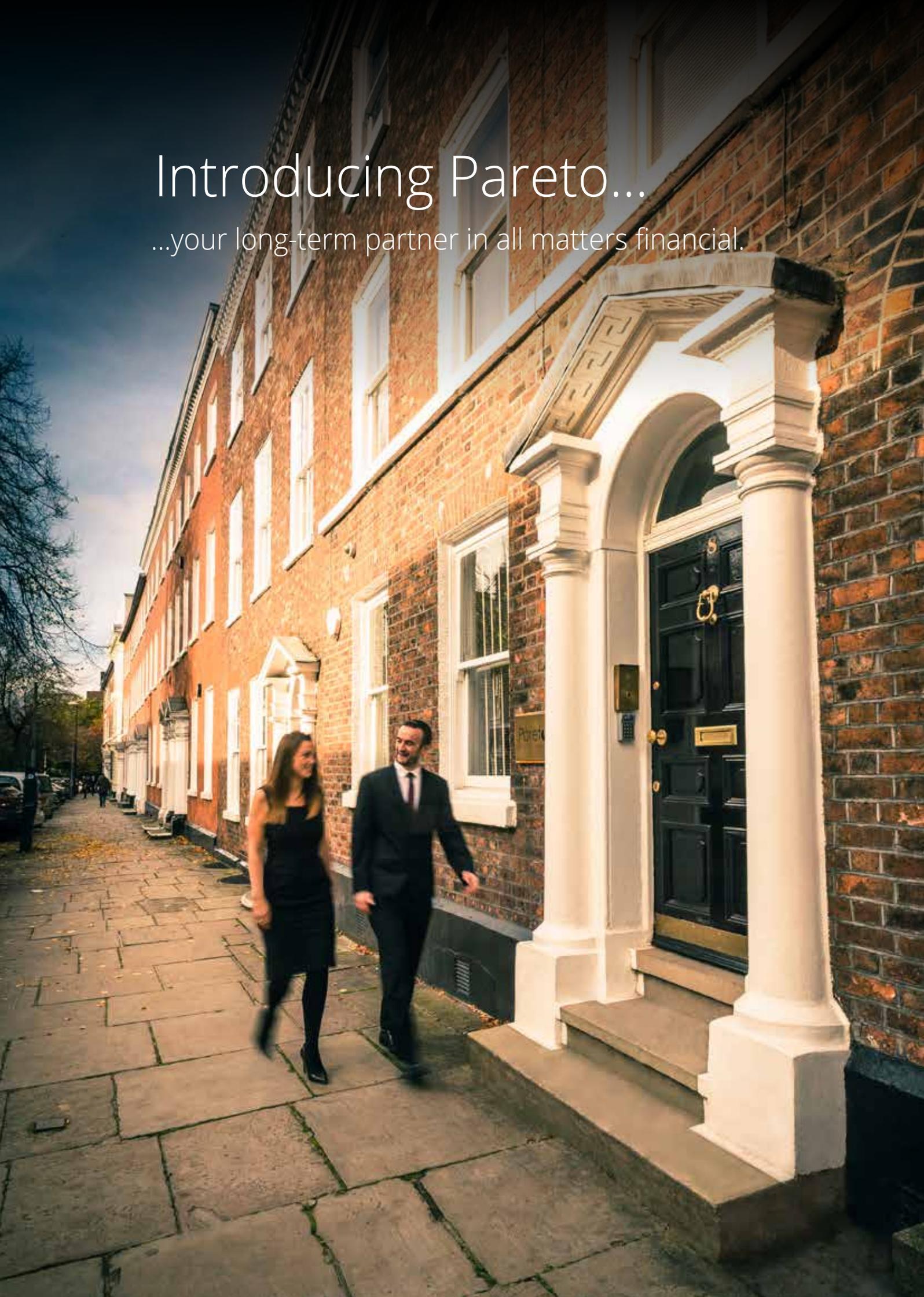


Introducing Pareto...  
..your long-term partner in all matters financial.



# How we work



All of our clients are unique. Therefore, our approach to understanding your goals and objectives is tailored and bespoke to each individual. Our fact-finding process is designed to ensure that as much information as possible is captured, including existing assets, future plans and attitude to risk. By looking at the bigger picture, we are able to provide you with the most comprehensive financial solution, catered to your exact requirements.



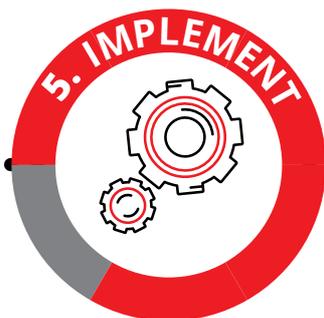
Following our initial fact-finding we explore any existing plans in more detail, before researching the market. This is achieved in line with the client's objectives, to ascertain the most appropriate financial strategy going forward. Independence is pivotal in what we do. Our independence allows us to provide 'whole of market' solutions to clients, unlike many other 'tied' or 'restricted' firms in the marketplace.



After we have concluded our research we then prepare a detailed report to summarise your current financial position, including any existing plans and investments. The report will outline a series of recommendations taking into account your current financial position, financial objectives and our independent research. In the case of investments we would establish the most appropriate spread of asset classes matched with your appetite for risk.



Financial advice is best measured over the long term and for those situations where it is appropriate, we will seek to engage our clients to provide an ongoing service. We continually review your financial goals, providing clear summaries and proactive solutions that will stand the test of time.



As your financial intermediary, we will engage with product providers on your behalf in order to implement your strategy. We have a team of professional support staff who will liaise with you regularly, to ensure your strategy is applied diligently and with minimum fuss.



At this stage we present our clients with a detailed report, outlining our recommendations. This will include costings for initial advice, alongside fees for any ongoing service.

## PARETO PARTNERS

# In Partnership with Pareto

## Pareto... your partner in all matters financial..

Our business model is based on introduced work through formal introducer agreements with accountants, lawyers and general insurance practices. The majority of new business is referred in to Pareto this way, demonstrating the level of trust partners place in us.

We are proud to have developed long-term relationships with industry leading professional practices across the North West. As their trusted IFA partner, we tailor our solutions to meet their unique requirements and changing client needs. .

[www.paretofp.co.uk](http://www.paretofp.co.uk)

## Why Partner with Pareto ?

- » New service line to your business.
- » Relationship provides a new income stream to the practice through fee, or profit share.
- » No risk to practice, as compliance is 'outsourced' to a regulated and authorised firm.
- » You have full control and play an active role in who advises your clients.
- » Both parties generate new business and retain existing clients.

# How does our partnership proposition work?



The introducer and Pareto will in turn fully educate one another as to the disciplines and services offered by each business, thus creating a full understanding of the potential benefits of the partnership.



A formal introducer agreement is then signed, which covers responsibilities and fee sharing arrangements.



A dedicated financial adviser is approved by both parties, based on knowledge, sales skills and competence. Importantly we always consider the introducer's requirements, and their unique company culture. The chosen adviser will be employed by Pareto who will be responsible for cost, management and compliance.



Ideally, the adviser would be based for a number of fixed days within the introducer's office, ensuring no out of sight, out of mind issues.



A business plan is produced and regular meetings ensure expectations and performance are both fulfilled, and continually assessed.



We proactively market the service, aligning our efforts with the marketing strategy of the introducer.



Regular management information is produced and presented to show activity and status of the introduced work.