



S e n s e
Financial Solutions

Sense Financial Solutions was founded in 2004 and offers independent financial advice to both private clients and companies in the East Midlands and South Yorkshire regions including the major conurbations of Derby, Leicester, Lincoln, Northampton, Nottingham and Sheffield.

Sense Financial Solutions, Sense Legal Solutions and Sense Mortgage Solutions work closely together to ensure that our clients receive a comprehensive financial planning service.

We are committed to delivering the very best personal service to our clients, ensuring they receive impartial advice and the right information to help them make their own decisions.

As we are Independent Financial Advisers we can offer our clients best value by researching and seeking products and solutions from the whole marketplace of product providers.

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“You know it makes sense”





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How we work

We offer all prospective new clients a free, no obligation, one hour initial consultation. The purpose of the meeting is to establish how we can assist in helping you to achieve your financial goals and objectives. We will undertake a preliminary review of your financial situation and establish a realistic assessment of what you need to do. We will also discuss with you how we can be paid for work that we agree to do.

If you decide that working with **Sense Financial Solutions** is the best way forward then we will either carry out a full financial review of your situation, including protection and pension arrangements, savings, investments and estate planning matters or we will undertake specific work that you request us to do.

Our emphasis is on providing specific advice to meet your needs and we will only recommend products and providers after evaluating all the options available. Once you have considered the recommendations then we will agree with you an implementation programme and take care of all administrative matters including liaising with existing providers on your behalf.

Once your plans are in place we will provide ongoing support in the form of regular reviews and meetings.

How we are paid

Whether we take our remuneration by way of commission or fees will be a matter of discussion and agreement and no charges for fees will be made without prior notification in writing.

Financial services products normally generate commission. The amount and how it is paid to the adviser varies dependant upon the type of product. Sometimes it is paid when the business is placed and sometimes over the life of the product. It can also be a combination of the two.

Often the commission generated is appropriate remuneration for the work undertaken but, where it is not, we will agree with you in advance any further fees which may become payable.

Occasionally the commission will be more than appropriate and in these circumstances we will rebate a proportion of the commission back into the product or agree a fixed fee for the work.

Sense Financial Solutions offers a range of fixed fee services to both new and existing clients. These services include a comprehensive plan covering the whole of a client's financial situation, along with separate specific modules for those clients who have a need or concern about particular aspects of their financial situation.

Additionally, many of our clients have chosen to work with us on a retainer basis where for a fixed annual/monthly fee they receive regular reviews, advice and formal meetings.

In servicing our clients' arrangements it is sometimes necessary to carry out work that does not generate commission and, in these cases, we would agree with you a fixed fee or hourly fee rate for undertaking the work on your behalf. An invoice would be usual on completion of the work.

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