

Our Unique Lifestyle Planning Service

We'll help you to plan in detail the financial future you've always wanted

As professional financial planners we believe that SBA's Lifestyle Planning Service is the most comprehensive financial planning solution available in the UK. You allocate a relatively small proportion of your time every year, and we guide you in building a clear picture of a future where you factor in the finance needed for everything you ever wanted. We then work with you to build your own bespoke plan that will show you how you can achieve this, so that you never run out of money.

This is about your thoughts, plans and dreams, combined with our expertise

We collate the facts around your existing financial situation, and take into account your aspirations, ambitions and your opinions about finance. Using a highly effective and unique software system, we then plot a specific plan for you to follow. It allows you to see how you can achieve your ambitions.

“ We have never talked to each other about the future in this detail in all our years of marriage and wish that it had been available much earlier in our working lives, it has been so very helpful.”

Mr & Mrs Wood, Shrewsbury, Shropshire.

It ties every single element together in one place

To put the initial plan in place, we gather information from you on every aspect of your finances. It will probably be the first time you have ever clearly seen how it all fits together to create a comprehensive picture for you. The plan includes a life-long cash flow forecast, which is one of its most valuable benefits.

It's a comprehensive plan which means you get real financial freedom

We show you how to allow for possible catastrophes and any 'what if' scenarios you want to consider, so that the plan becomes comprehensive. You can attain a level of confidence and peace of mind that lets you relax and enjoy life to the full. **Imagine being able to see into your financial future with the power to make a "what if" change, and see immediately how that will affect the rest of your financial life.**

“ The most impressive planning service we have ever seen. We thought that we had everything covered, but this has taken our peace of mind to a new level.”

Mr & Mrs Pullen from Lee-on-the-Solent, Hampshire.

The investment is as much about time as it is about money

Gaining the benefits of the plan takes a little time, especially when it is first set up. It will typically take you a few hours to give us the initial information we need to create your base plan; we then need several weeks to compile all of your information into our unique and sophisticated software systems.

Then we set aside an entire day for you to spend with our highly qualified Professional Lifestyle Planners. This way we can be sure that you will benefit from a real focus on what is important to you and your future. By the end of the day we will have built your complete Lifestyle Plan.

Thereafter, we advise you spend at least one half-day each year with us, to keep the plan up-to-date with inevitable changes in circumstances and to update your Lifestyle Plan.

“*You said that it would take a lot of time and commitment, and we were tempted to put it off, but we are so glad we didn't. It has definitely been worth the effort.*”

Mr & Mrs Silk from Petersfield, Hampshire.

It's not about financial products; it's about planning for your life

It is our aim that every SBA client benefits from the financial knowledge and freedom that Lifestyle Planning gives. As we go through the process with you, it may become clear that you could benefit from some financial products to help you achieve your Lifestyle Plan, such as protection plans, savings & investment portfolios or retirement planning.

Of course if you need these products then as truly Independent Financial Advisors we can give you unbiased advice. We are able to research the whole of the marketplace for the best solutions, should you wish.

However, there is absolutely no obligation to use SBA to organise financial products. You decide if you want to take your plan and implement it yourself, or if you want to instruct us or any other firm to implement it for you.

What we need from you

1. To complete our Lifestyle Planning Fact Find

- This is a comprehensive document and requires as much detail as possible; it takes between 2-5 hours to complete, depending on your situation.
- We need to receive it back 6 weeks before your Lifestyle Planning day, so that we have time to draft your base plan for you.

2. To spend one full day with us

- This takes place in our offices in Cosham.
- It takes place from 9.30 a.m. to 4.30 p.m. A buffet lunch is provided.

3. Payment

- The full service up to and including the Lifestyle Planning day and your own finished plan afterwards is currently charged at a fixed fee.
- The service to review, monitor and update your plan with you every year is paid by a monthly standing order; this covers a complete review and any changes you want along with a new personal updated plan from us. We appreciate that some clients may want to review their plan more or less frequently, so bespoke retainers are available to meet each client's individual needs.

Your satisfaction is guaranteed 100%

SBA's 100% Satisfaction Guarantee takes away any worry or concern and is simple. ***“We guarantee your satisfaction for every single service that we offer, so if for any reason you feel that you are not 100% satisfied simply tell us and we will provide you with a full refund for any fee that you have paid to us.”***

Take action now and begin the journey to your financial freedom.

Just contact us to arrange for an initial “Discovery Meeting” at our office where our highly qualified professional planner will show you the full benefits of our Lifestyle Planning Service. Then you can decide for yourself if and when you want to begin your own plan.

As you would expect of any highly qualified professional we charge a nominal fee for a Discovery Meeting. This meeting also carries our 100% satisfaction guarantee.