

**ESSENTIAL READING FOR THOSE NEW TO MANNING AND COMPANY
DO NOT PROCEED UNTIL YOU HAVE READ THIS!**

Our Philosophy

Before you browse our website for what ever the reason you have landed here I would like you to understand our philosophy, the way we conduct ourselves, what we believe to be important and how we believe we have the right mindset, resources and will to ensure your expectations are fully realised.

Face to face it is easy to demonstrate why our business model works, why we attract so many positive testimonials and why clients recommend us on to family, friends and colleagues.

I think it is a lot harder to demonstrate this using the web site.

With all the resources available to you including the on line ' we promise to get you the cheapest deal for you' we are now living in an 'information over load' society and I believe it has made it even harder to know whether one has purchased the right product or not.

The bottom line is this;

For twenty years now we have made Independent Financial Planning available to whoever requires it. We do not focus on our 'high net-worth' (wealthy) clients for which we have many. Everyone is afforded the same service / respect. Full stop. Our testimonials bare witness to this fact.

When you speak to one of our advisers to obtain advice, guidance and then, any recommendations we may offer, it becomes blindingly obvious that top of the agenda are your needs, wishes and ultimately what's best for you.

Our remuneration is a subject that I guess those that have not had any dealings with us would like to address.

Because the Financial Services Authority have made a big issue about Independents and the commission model we have amended our business model. We will charge fixed fees for the work we do

but you can choose how these fees are paid, either directly or by commission offsetting. In my view this enables every member of society (what ever their financial status) to still continue to receive Independent Financial Advice.

Yes, we are in business to earn a living. However we know, because we have 20 years experience, along with the testimonials to support it, that by concentrating on what's best for the client and providing the service that we do, the remuneration will naturally follow. In other words focus on the client's needs / requirements, not on the money. Finally on this matter, we have chosen the very generous fixed fee route precisely because we do not want to be having to focus on charging for every phone call, letter and any other action that is required to do the job. That to me IS focusing on the money. THAT IS NOT FOR US.

Not convinced we are right for you?.....then read on

We also have the high street financial institutions that frankly offer expensive, inferior financial products. They may be good at lending money but they are not very good at being investment houses or even protection experts. They may have targets they have to reach to satisfy the shareholders but they can't possibly build a relationship with their clients that we believe is key to any future planning or goal setting. It has to be a partnership between you the client and us the adviser.

Until recently, we have offered two options; – commission or fees. We have recently changed this model to offering very generous 'fixed fee' advice, as mentioned above, which can be paid for directly by you or by commission offsetting. The choice is yours.

You have to ask yourselves though why previously, from our lowest paid clients to our most wealthy clients they chose the commission route. The answer, I believe, is because we have always been very generous, very accessible and again it is so obvious that it is not the remuneration that determines the recommendation but the needs of the client. We have never been asked to 'negotiate' commission, ever, with a client.

It is obvious in three ways, firstly (particularly with investments) when we used the commission model, we took the same % what

ever the investment vehicle used, secondly the report that follows our recommendations clearly set out the reason why the recommendation was right and finally.....it would be incredibly short sighted of us to not provide the most appropriate solution only to let someone else point out our short-fallings (which would effectively be exposing an unethical business practice).

Please do call us on our free phone number 0800 0820 900 or email us at enquiries@manningandco.co.uk to speak to or request a call back with one of our advisers. We would be delighted to hear from you.