



Investments • Pensions • Financial Planning

Our mission statement

Or “what can we do for you?”

Some people do have investment or financial advisers, some don't.

People who bother with financial advice can mostly be divided into two categories; those who simply don't think of it and those who, perhaps understandably, distrust the financial services profession and prefer to look after their own affairs.

Those who do use an adviser, or have in the past, also tend to fall into two camps: those who endure a somewhat distant relationship with their adviser, receiving little proactive communication and little engagement, and often wondering what exactly they are paying for, and those who enjoy a close and personal relationship with their adviser and consider them to be an essential part of their financial wellbeing.

Our mission is to ensure that each and every one of our clients is unquestionably in the second of these two categories.

In our view, nearly everybody needs a good adviser, often because we help save people from themselves. Examples of things people may do if left to their own devices are:

- Nothing
- Take unnecessary risk
- Take unnecessarily little risk
- Put “all their eggs in one basket”
- Pay too much tax
- Fail to plan which, often, is the same as planning to fail.

We suspect that many who do not use a financial adviser make this choice in order to avoid the costs.

However, before you start thinking about the cost of employing an investment and/or financial adviser it is important to consider the possible, and often probable, costs of *not* having an adviser.

There are enormous actual or potential benefits from having a disciplined and rigorous structure for your financial affairs. Whether your “sin” is frittering your excess income away online, making random purchases of hastily researched shares, ploughing all your savings into building societies or even stubbornly paying too much tax, you can be spared the financial repercussions of these pitfalls by having a good adviser.

At Atkins Bland the name of the game is “engagement”. In this short document we won't go into detail about our investment processes and the enormous amount of research we carry out on our clients' behalves, although, of course this *is* going on in the background.

Instead, we can tell you that we do all we can to ensure all of our clients are involved with the investment process. Many opt for our proactive ongoing advice service and look forward to receiving their regular review packages which typically include:

- An appraisal of investment performance over the preceding review period
- An honest assessment of how this compares with appropriate industry benchmarks
- A market commentary discussing events occurring in the real world and how this impacts on our decision making
- An entertaining topical commentary
- Planning pointers highlighting opportunities and pitfalls, either already here or marching towards us on the horizon

If you become a client of Atkins Bland we will ask you to pay an ongoing fee for our ongoing advice on your investment or pension funds.

Our mission is to ensure that this cost is more than recouped in overall results, be it from underlying investment results or mitigated taxation, or both.

We can never guarantee that will occur, and there will certainly be periods where it doesn't and investments fall rather than rise. However, even at these times, there is still the intangible but substantial benefit of knowing there is someone you can talk to about your financial planning and related subjects, who knows you and understands your needs, aspirations and ambitions and, just as importantly, is an expert in the field.

While we can never promise any specific outcome with our investment or financial advice, just as nobody can, what we can promise is that all our recommendations and advice will be honestly given and carefully considered.

We are meticulous in our research and make all our investment decisions "in house" – we do not farm this out to a third party, as is commonplace in the profession these days.

And we are always available on the end of a phone or by email, or for a face to face meeting, to help in any way we can.

We do not come free of charge, but it is our belief that we offer exceptional value for money for the work we do and the services we are offer both in outright terms and when compared to many other advice firms.

This, we feel, is why we are one of the longest established and most successful IFA practices in Dorset, with a history going back more than 30 years and many clients who have been with us for nearly all of that time,

We are a family business, in every sense of the word.

Many members of staff have other family members working at the firm and, more importantly, we give advice to families as well as the individuals who make them up.

Indeed, we have an ever increasing number of clients who are not just the children, but the grandchildren of the clients who first came to us.

Most of our clients come by recommendation, but we are always happy to speak to those who have found us and the fairly unique services we offer by other means.

Our mission is to make each and every one of our clients better off, both financially and in terms of their stress levels, than they would be without us.

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The value of investments will go down as well as up, as can any income generated, and an investor might get back less than they invested

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