

# Personal Finance Portal

## The straightforward and affordable way to invest into an ISA or General Investment Account

**These days, we are all more aware of the need to provide for our financial futures, and to fit in with our busy lives, we're increasingly comfortable with researching and buying products online.**

If you're looking for a straightforward, affordable way to invest into an ISA or a General Investment Account, and have decided that you don't want face to face advice, then using our Personal Finance Portal may be the answer.

Unlike direct to consumer investment sites, our Personal Finance Portal comes with the full protection of regulated advice, so you can be safe in the knowledge that you are protected and can always speak to us if you wish. What's more, you'll benefit from an easy to use automated process to ensure that your investments are matched to your own personal preferences and requirements.

Comparison of typical costs	
Solution Provider	Overall average annual
Gardner Financial Management	0.96%
Hargreaves Lansdown	1.85%

\*The fee displayed is a combination of the adviser fee, the platform charge and the average ongoing fund fee you could expect to pay in the first year, based on a £10,000 investment. Figures as at 31<sup>st</sup> January 2017



### A simple and straightforward way to invest

- Firstly, you'll be asked some questions about your circumstances and approach to investing, so we can find out about your investment needs and match your investment to your specific goals.
- Then, based on what you've told us about your attitude to risk, how much you want to invest and over what time period, a risk-appropriate investment will be recommended. You'll then be able to see projections showing how your investment may perform over time to help you understand whether it will meet your goals.
- If you're happy with our recommendations, you can 'self-serve' and invest straight away with a simple, secure online payment. Or if you have queries and want to talk to someone about your choices, we'll be available to do so at the click of a button. You can interact with us online via the inbuilt video, audio or chat facilities, feeling safe in the knowledge that all of these 'virtual' conversations are automatically recorded by us for future reference.
- You will receive a simple report as a record of the process, confirming your input, the charges and the recommended investment. Plus, you'll be able to track your investment whenever you want to see how it's progressing towards your goal. We can even send you automatic alerts to let you know whether you are on track.
- Should you want to have face-to-face advice in the future on this or other financial matters, like pension or inheritance tax-planning, then we will be able to discuss our wider service with you.

**So why not let the Personal Finance Portal help you invest wisely at a cost you can afford, with the peace of mind that you are protected by financial regulation.**

**Start the investment habit of a lifetime now with our Personal Finance Portal.**

**[Click here to get started!](#)**

**Gardner Financial Management**

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