

## Winter 2012



**Welcome. As we look at the year ahead, many in our profession are focusing on the Retail Distribution Review, or RDR as it's referred.**

Radically changing the market, it will see a move away from reliance on commission-based 'sales' and the introduction of increased minimum qualification requirements. Furthermore, firms will need to offer clarity in their service and pricing, together with consistent levels of service.

The implications are clearly far reaching. Industry commentators suggest that up to a fifth of all firms still depend on commission, whilst as many as one in ten may leave the market by the end of the year.

We have a transparent and fair fee structure in place, and firmly believe that all those who take advantage of our professional services should be clear in their expectation and comfortable throughout the advice process.

We take the time to listen, help develop a financial plan, and provide outstanding value for money.

Other changes have been designed to deliver important benefits such as the introduction of a new, more sophisticated investment strategy under our discretionary management service. This means we can better protect our clients' capital and maximise returns from their investments whilst also reducing the charges attached to many of the portfolio holdings.

Consequently, we look forward to an 'interesting' year – one in which we will be focused on our clients' objectives.

**Geoff Fillery**  
**Managing Director**



## Creative Thinking

The major banks now have very strict or no-lending policies in place and are not making loans to start-ups and established small and medium businesses. Without capital for expansion, marketing and other purposes, growth may prove difficult for firms during 2012.

Our approach to corporate financial planning focuses on strategy development. We identify appropriate, workable solutions for individual businesses, whether there's a need to realise capital expenditure to support expansion, or restructure financially to reduce or eradicate a bank overdraft, for example.

It has also been the topic of a series of highly successful presentations recently.

Using real case studies, we have demonstrated how several businesses have been able to benefit from effective planning and achieve tangible growth and increased profitability.

To find out more about our presentations and corporate financial planning please contact: Lisa Edwards on 01323 411610 or email: [lisa.edwards@seymul.co](mailto:lisa.edwards@seymul.co)



## Attennn-tion!

The aptly named 'Grim Challenge' has just seen Hannah Clennett complete a gruelling 8.5 mile army assault course.

Despite the tough conditions on the day, Hannah, who is part of our Eastbourne team, raised over £200 for the RNLI.



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