Mark J Morsley & Associates Ltd

Reassurance in an uncertain world

Your choice of Financial Adviser is an important one.

We believe it is essential we provide you with the information you need about all aspects of our business, including who we are and our working philosophy. This document will tell you about us and provide you with details about the financial planning process.

Our business philosophy

Making plans for your financial future is something that needs to be taken seriously. For this to be successful it is something you need to be comfortable with and committed to.

Mark J Morsley & Associates Ltd provide a high quality professional financial planning service. We offer a clearly defined service, transparent fee structure and an effective service proposition.

Our core values ensure we act with the utmost degree of integrity and professionalism at all times and are open and ethical in everything we do. We operate a charging structure and put our clients' best interests at the heart of the business.

We believe that professional financial advice can add significant value to individuals and to businesses. It is because of this belief that we are able to offer a comprehensive ongoing review service designed to create real value for our clients.

Mark J Morsley & Associates Ltd four key principles centre around honesty, integrity, reliability and value.

As a part of our financial planning service we work with a select panel of financial institutions. We are able to work with the whole financial market but we have chosen to undertake a rigorous selection procedure to ensure these 'business partners' are appropriate to our client requirements.

Key components of this approach are financial strength, expertise in the relevant field and name recognition. We will explain why we recommend a certain company as a part of our advice process.

Our Commitment

- We will always act impartially and your interests will come first at all times
- We will treat you fairly, as we would want to be treated ourselves
- We will tell you what we will do and what we won't
- We will be friendly, courteous and responsive
- We will act with integrity, honesty and openness in everything we do for and with you
- We will be totally open with regard to our dealings with you
- We will absolutely respect your confidentiality
- We expect to develop a long-term partnership with you, to help you achieve your lifetime goals
- We will aim to meet agreed deadlines and where we can't we will update you as early as possible
- We measure our success based on your perception of our service

Our Client Services

We offer 3 levels of service and these are covered as below:-

PREMIER	CORE	ADMINISTRATION
This is the service for our clients that have pensions or investment with an asset value above a threshold level. Access to this service is subject to minimum annual fees, or occasionally by invitation from the firm. • You will receive an annual review of your plan. • Following this review if it is felt that a meeting to discuss the findings is needed this is arranged. • On request the policy can be reviewed on a 6 monthly basis. • General financial advice or questions of a general financial nature are dealt with without charge	This is the service for our clients that have pensions or investment with an asset value that is below our threshold level. If you do not request to or qualify for the Premier service you will automatically be dealt with under Core service • You will receive an annual review of your plan. • Following this review if you feel that a meeting to discuss the findings is needed this is arranged but an additional fee may be payable, subject to the amount of additional work to be undertaken • On request the policy can be reviewed on a 6 monthly basis but there will be a fee payable • General financial advice or questions of a general financial nature are dealt with without charge	This is the service for our clients for whom we have arranged a mortgage or a protection policy. This also covers clients we hold the authority on a policy that is some years old and does not generate any form of ongoing support fees. • We are happy to review your plan or give you any generic information but there may be a fee payable

Financial Planning – a joint responsibility

As Financial Planners it is our role to help you to identify your financial goals, advise you how realistic they are and develop plans to help you achieve them.

Whilst we are highly qualified to ensure we do this, our effectiveness is dependent upon a client's commitment to investing their time in this planning process.

US

1. The emphasis is clearly on us to undertake the majority of the work researching and recommending products.
2. As with any professional relationship we are accountable to you, but you are ultimately in control of the work we do and, of course, of the decisions relating to your financial plans.
3. We try to ensure that every client understands what we are doing for them at any given time – this document is testament to this – and we encourage you to contact us with any queries you may have.
4. Once we have provided you with our recommendations it is important that we jointly undertake regular reviews. Whilst this requires an additional investment of your time and depends on the level of service you qualify for, it also ensures that your finances remain on track to achieve your objectives.

YOU

1. We ask that you be open, frank and honest with us at all times.
2. We would like you to tell us as early as possible of any concerns you have about our work together.
3. We would like you to provide feedback about our service as this is critical to our ability to innovate and improve.
4. If required we would need you to provide us with all the information we need to work with you on your Financial or Investment Plan. We feel it is important to make time available to play your part in the creation and implementation of your Financial or Investment Plan.

Our history

Mark J Morsley & Associates Ltd was established in 2010. The new company was a development of MJM Financial Services Ltd that had traded since 1999.   This was in order to provide our clients, both personal and business, with a greater breadth of knowledge and expertise.

With over 25 years experience as well as being sufficiently qualified to offer this high level of service we have become one the most highly regarded Financial Planning firms in the region.

The figurehead of the company is Mark J Morsley. Mark joined the Prudential in 1990 as a Financial Consultant based at their Colchester office. In 1995 he joined Allied Dunbar as a Senior Financial Adviser but when offered a position to become an Independent Financial Adviser in 1996, he took this up.

Mark developed his skills in this field over a three-year period which culminated in him setting up his core business MJM Financial Services in 1999 and expanded this across East Anglia and the city of London.

In February 2010 Mark and some of his team were approached by St James' Place and offered a Partnership with them, an opportunity that was accepted. However this was not a successful merger and Mark decided to return to the scope offered as an IFA in early 2011 and launched the Associates business.

The company is based in Manningtree in Essex, which is England's smallest town. Situated right on the River Stour it is steeped in history and our clients often extend the time in the town following a visit to our offices to enjoy a walk or just have a cup of tea and a cake.

Our highly qualified Advisers and Associates offer extensive knowledge on all aspects of financial planning and frequently work with other professional advisers (i.e. lawyers, tax advisers and accountants) to create a total overview. We aim to ensure that everyone who meets us perceives the firm as professional in everything that we do.

With many changes in the financial services industry arriving in late 2012 the company have made the decision to concentrate on being Financial Planners using a carefully selected range of insurance and investment companies for their recommendations.

Contact us

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