Life moves on. *Your financial plan should keep up.*

Life changes. Markets move. New questions come along. Ongoing advice gives you a relationship with people who understand your financial plans, so you have somewhere to turn when a decision matters.

Understand your choices

Talk through questions with people who know your plan. We explain the options and their implications, so you can decide with your own goals in mind.

Keep your plan relevant

An annual suitability review and agreed investment oversight help us assess whether your plan still fits. When we identify a material issue, we contact you to discuss it.

Have a firm behind you

We deal with providers, check available charging terms and arrange continuity when your usual adviser is away. Your relationship stays with The Review Business.

Choose the support that fits

Ongoing advice is an optional paid service. We agree what is included and the fee before you decide. Additional work can cost extra; pages 2 and 3 explain the service and its boundaries.

Our fees and what is included

Talk to us about the support you want

First consultation: no charge and no obligation.

01332 418005 · Request a callback

Investments and the income from them can fall as well as rise. You may get back less than you invest. Tax treatment depends on your circumstances and can change.

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A clearer view of your choices

A worrying headline. A change in spending. A pension question. Contact us between reviews about your agreed arrangements. We help put market news and your options into context, so you can consider decisions with your own goals in mind. [1]

A plan that reflects your life

We review your circumstances, goals and attitude to risk, including how much investment loss you could afford. Changes in work, family or health can affect your plan. Tell us when something important changes; you need not wait for your annual review. [2]

Perspective when markets change

Through our agreed investment oversight, we consider market developments, your investment mix, risk, performance and charges against your objectives. Where we identify a material issue for your plan, we contact you to discuss its impact and any recommended action. That may mean adjusting investments or staying with a suitable long-term plan. A market fall alone does not mean you should sell. [3]

Keep your income plan under review

In drawdown, we review withdrawals, relevant tax considerations and income sustainability. We consider how market falls and taking money out together could affect your remaining pension. Where changes are needed, we discuss your options and their implications for your goals. Future income and investment returns cannot be guaranteed. [4]

Check the terms available to you

We gather provider information, research relevant options and check whether better charging terms are available. We speak to providers on your behalf. We have secured charge reductions for existing clients and terms below standard provider pricing for new clients, including with Aviva. Available terms depend on the arrangement and eligibility; a reduction is not guaranteed. We consider overall suitability and total costs, not charges alone.

A relationship backed by the firm

Your relationship and advice records stay with The Review Business. If your usual adviser is away, on extended leave or retires, we arrange continuity with another qualified adviser, supported by our administration and oversight. [5]

A regular review with a clear purpose

Your service includes an annual suitability review of the agreed portfolio, access for questions within that service and agreed investment oversight. We explain our recommendation and record the next steps. Sometimes keeping a suitable plan unchanged is the right advice. That review remains part of the paid ongoing service.

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Know what to expect

Ongoing advice is an optional paid service with an agreed scope and fee. We charge separately for additional one-off income payments, switches to another provider or arrangement, and substantial changes to a drawdown strategy already in payment, unless the work is already included in your agreement. We explain and agree the fee before starting. Internal fund changes and planned withdrawals already covered by your service are not charged again. We advise you; we do not trade at our discretion. Discretionary fund management is separate.

You can ask about one-off advice or cancel ongoing advice without an exit penalty from us. Provider charges and rights are separate. Our fees page explains our charges and additional provider and investment costs.

Our fees and what is included

Talk to us about the support you want

We will explain how ongoing advice could fit your circumstances and what it would involve. Your first consultation has no charge and no obligation.

01332 418005 · Request a callback online

Sources and context

These references illustrate wider research and how other firms describe their own services. They are not endorsements of The Review Business or proof of individual results. Service scopes differ; your agreement defines what we provide. Sources checked 5 November 2026.

[1] Vanguard: The emotional value of advice. Research discussion, 4 January 2026.

[2] Hargreaves Lansdown: Ongoing financial advice. Published service description.

[3] The Private Office: TPO Direct. Published service description.

[4] Evelyn Partners: Fees and charges. Published financial planning service description.

[5] Fisher Investments UK: Personalised service. Published service description; investment management is provided separately by its US parent.

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