

Service Levels

Three levels of support for exceptional investment advice and implementation

How we work

We are Independent Financial Advisers authorised and regulated by the Financial Conduct Authority (FCA). We are each highly qualified, with a minimum of 17 years financial services experience. Our focus is on planning and advice, rather than selling products, and we aim to build meaningful and long lasting relationships with our clients. We work with you to review your changing financial circumstances and objectives over time, making appropriate recommendations.

Our advice

We offer the following services:

- **Investment planning:** tax efficient savings and investments for capital growth and/or income
- **Children's investments:** tax efficient savings and investments for children
- **Retirement planning:** leading up to and during retirement
- **Protection:** analyse the financial impact of personal crisis including death, acute or chronic illness
- **Estate planning:** succession planning, trusts & gifting assets*
- **Mortgages:** re-mortgage, home buyers, further advance, and buy to let **
- **Cashflow modelling:** over a lifetime or for a specific need such as school fees

* Inheritance tax planning is not regulated by the FCA

** Some forms of Buy to Let mortgages are not regulated by the FCA

Strategy

Our financial planning process includes:

- A fact finding meeting to establish your current situation and investment risk profile
- Gathering information on existing policies and investments
- Analyse your current situation compared to your goals
- Agree objectives and priorities
- Establish affordability and budget
- Identify how best to use existing arrangements
- Consider regulatory, economic and legislative issues where appropriate
- Make recommendations taking current and known future tax status into account
- Hold a personal meeting to discuss your plan, answer any questions, agree an action list and define next steps
- Implement recommendations as agreed
- Carry out future reviews in line with agreed service level

Important Information

Before you consider our services in more detail we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided including any on-going services, the cost and how it can be paid for. It will also confirm how we use and store personal information that we collect from you in the course of providing our services. A copy of our standard Client Agreement is available on request.

From time to time it may be necessary for us to collect personal information from you, prior to concluding a written Client Agreement, to assess whether we are able to meet your needs. In this event we will clearly identify the data to be collected and will use it only for the purpose of assessing our ability to provide services to you.

Implementation Charges Advising On and Arranging Lump Sum Investments

Investment Amount	Initial Fee
Up to £50,000	3.0% of the amount invested – for example if you invest £25,000 your adviser charge would be £750 (ex VAT)
Between £50,001 and £500,000	2.5% of the amount invested – for example if you invest £250,000 your adviser charge would be £6,250 (ex VAT)
Between £500,001 and £1,000,000	2.0% of the amount invested – for example if you invest £750,000 your adviser charge would be £15,000 (ex VAT)
In excess of £1,000,001	The fee will be agreed with you before any work is carried out

Implementation Charges Advising On and Arranging Regular Premium Investments

Service	Fee
Advising on and arranging regular premium investments	Typically, an amount equivalent to 25% of the first year's premiums, if you go ahead with our recommendations – for example if you invest £100 per month (£1,200 per annum) your adviser charge would be £300 (ex VAT)

Three types of client service

Wealth Management: bespoke service for high net worth individuals typically with at least £1m invested / to invest;

Financial Planning: ongoing advice and implementation of investments, retirement & estate planning, typically suitable for those with at least £100,000 invested / to invest;

Occasional Help: adhoc advice and implementation of all financial planning matters as and when required, without the need for pre-agreed ongoing support. It is our aim to build a meaningful ongoing relationship with all our clients but we also appreciate that on occasion clients want advice to meet a specific standalone need.

Ongoing Charges

It is important to keep your financial plans under review. Subject to the services you require from us, we can continue to act on your behalf through either our Wealth Management or Financial Planning service package.

Service	Ongoing Service Charge
Wealth Management	0.5% per annum of monies invested, typically suitable for individuals with portfolios in excess of £1,000,000 – for example if your investment is worth £1,000,000 your ongoing service charge would be £5,000pa (ex VAT), payable quarterly
Financial Planning	0.5% per annum of monies invested, typically suitable for individuals with portfolios in excess of £100,000 – for example if your investment is worth £100,000 your ongoing service charge would be £500pa (ex VAT), payable quarterly
Occasional Help	No ongoing charge. Advice/reviews are paid for as and when required

If you pay us an ongoing service charge, you can expect to receive the following ongoing services from us depending on your chosen service level:

		WEALTH MANAGEMENT	FINANCIAL PLANNING	OCCASIONAL HELP
PORTFOLIO VALUATION	Frequency	Up to Quarterly	Annually	£
REVIEW MEETINGS	Frequency	Up to Quarterly	Annually	£
PORTFOLIO ANALYSIS	Frequency	Up to Quarterly	Annually	£
FUND SWITCHING	Frequency	Up to Quarterly	Annually	£
INFORMATION UPDATES	Newsletters & Summaries *	✓	✓	£
	Topical Briefings	✓	£	£
SUPPORT	Dedicated Administrator	✓	✓	£
	Email & telephone access to Financial Adviser	✓	✓	£
WEBSITE ACCESS	Financial Research Tools	✓	✓	✓
	Online Valuations **	✓	✓	£

£ indicates the service is available for a fee as set out in our **Fee Menu**.

* You must opt in to receive our newsletters and summaries

**Online valuations will be current as per the service agreement. Our website has a daily price feed, however, where regular premiums are being paid (eg monthly), or for investments where a price feed is unavailable, information will be updated as per your agreement.