



Our Services

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The services we offer...

Independent Advice

We provide independent advice on packaged retail investment and insurance products (these include but are not limited to pensions, investment bonds, units, annuities, ISAs and savings plans) and structured investment products only.

Our recommendations will be based on an assessment of a sufficient range of relevant products that are sufficiently diversified in terms of type and provider to ensure your investment objectives can be suitably met.

We will only make a personal recommendation, after we have assessed your personal needs, aims and objectives and the suitability of these products; this ensures that we act in your best interests.

Other product areas...

- **Mortgages**

We provide an independent mortgage advice service (excl. lender direct only deals) and will only make a personal recommendation, after we have assessed your needs, aims and objectives, to ensure the suitability of the mortgage product.

- **Personal General Insurance e.g. Payment Protection and Building and Contents Insurance**

We offer general insurance from a panel of product providers

- **Secured Loans and Second Charges**

We do not provide advice in this area; however, should a Secured Loan or Second Charge facility be more suitable for your requirements, than a re-mortgage, we can pass your details on to a third party, independent 'whole of market' credit broker.

Non-Advised - Implementation Only

If required, in certain areas, we can provide our implementation service without advice.

If you choose this option, you will not receive a personal recommendation from us.

We may ask some questions, to narrow down the selection of products, that we will provide details on.

You will then need to make your own choice about how you wish to proceed.

Whose products do we offer?

Investment & Pension

We offer investment and pension products based on a comprehensive and fair analysis of the market

Pure Protection

We offer non-investment pure protection products based on a comprehensive and fair analysis of the market.

Mortgages

We offer regulated and non-regulated mortgage contracts based on a comprehensive and fair analysis of the market.

General Insurance

We offer personal general insurance products from a panel of product providers.

What will you pay us for our services?

Advised Services

Advice relating to Investment & Pensions

You may wish to pay for our services, relating to investment and pensions, via a single direct fee or, where a product is purchased, you may have the option of paying our fee via a single deduction from the product.

Even if you do not buy a product, you will be required to pay a fee, for the advice and services received.

N.B. This charge will become payable on completion of the work agreed.

We will tell you the amount of any charge, before commencing any chargeable work.

Our standard charges are detailed overleaf...

Fees relating to Investment & Retirement Planning

Engagement

Explain the scope of our service inc. fees Discuss your high level financial needs & objectives Establish if we can help & if you want our help	No Charge The initial Meeting is at our expense
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Discovery

Discuss & agree full details of your financial goals and objectives Establish your needs and shortfalls	£150
Obtain and record your personal details, current circumstances and details of the financial arrangements you have in place.	£175
Risk Profiling... Calculate the level of investment return you require to achieve your objectives Establish the level of risk you need to take, want to take and more importantly, can afford to take Assess your previous investment experience and depth of knowledge	£300

Research & Analysis

Analysis & Assessment of your Existing Arrangements	Investment Contracts (per plan) Fund-based Pension Plans (per plan) Defined Benefit Pension Schemes (per scheme)	£200 £300 £950
Research *	Tax Wrapper Analysis (Investment Advice) Fund and Investment Strategy Product & Provider Selection Setting up an appropriate Trust arrangement Compliance Validation (Defined Benefit Schemes)	£125 £175 £150 £200 £300

* Additional costs may apply, if we need to liaise with professional services e.g. your accountant and/or solicitor.

Plan Presentation

A 'Face to Face' meeting to explain our recommendations verbally, or....	£100
A written Recommendations Report, detailing a personal recommendation.	£600*

* £1,000 if advice relates to a Defined Benefit Pension transfer.

Implementation

Complete, submit and track product applications to completion	£100 per application
Indemnity Fee To cover the costs associated with PI Insurance, Compliance Services & Regulatory Fees... For example, the Indemnity fee for...	1.25% of funds invested or transferred
An investment or personal pension transfer of £100,000 = 1.25% x £100,000 = £1,250	1.75% of any defined benefit pension transfer values
A 'Defined Benefit' pension transfer of £250,000 = 1.75% x £250,000 = £4,375	12.50% of any regular annual investments
A monthly investment or pension contribution of £500 pm = 12.5% x £500 x 12 = £750	

Settling our Advice charges via instalments

For regular premium products, you may have the option of paying for our services via instalments, over an agreed period of time (max. 12 months). These instalments will only cover the initial advice charge, and will not cover the cost of any on-going service, which will be agreed separately.

Some regular premium products offer the facility to pay our advice charges from the regular premiums you pay. The product provider will require specific instructions from you, regarding the amount to be paid to us, from each premium and the number of payments to be made.

Whilst this option means that you will not pay us direct, via cheque or BACS, it does not mean that you are not paying us a fee. Our fee will be paid indirectly through product deductions and these deductions will effectively reduce the amount invested.

Alternatively, you can pay for our advice by instalments, using a standing order agreement with your bank.

Please Note: If you are paying for our advice via instalments, it is important that you keep up your payments. If you do not keep up the agreed instalments, the outstanding amount will become payable immediately.

On-going Review Service - Fund Based Products

To ensure the advice we provide, remains relevant and suitable for your needs, we recommend reviewing your arrangements, along with your aims and objectives, on at least an annual basis. The fee for our on-going review service is **0.75% p.a.** of funds under management, subject to a minimum annual fee of **£750 p.a.**

If you require an on-going review service, we will confirm the cost, level and frequency of the service, before it commences.

Our Ongoing Review Service includes THREE key elements...

1. An update of your personal information, risk profile, needs and objectives, to ensure that our records are up to date and to enable us to provide relevant and suitable on-going advice.
2. On-going analysis of your financial arrangements, to ensure continued value and suitability, with reference to your risk profile and investment objectives, with a view to recommending changes to existing, or transfers to new contracts.
3. A 'Review Report', confirming that your arrangements remain suitable for your needs, aims and objectives or, if appropriate, details of any changes we would recommend to maintain the suitability of your arrangements.

For Example...

Our on-going review service, for a fund valued at **£75,000**, would be **£750** per year.

Our on-going review service, for a fund valued at **£500,000**, would be **£3,750** per year.

In addition to the 3 key elements above, our 'On-going Review' Service also includes...

Annual Face-to-Face Meeting with your dedicated Adviser	✓
Annual Consolidated Valuation Report	✓
Investment Performance Review	✓
Review your Attitude to Risk	✓
Suitability Review & Report	✓
Product Switch / Upgrades (inc. Flex Access DD)	✓
Telephone Helpline (inc. out of hours)	✓
Client Data / Document Storage	✓
Tidy File Service	✓
Locum Cover	✓
Regular and/or Ad-hoc withdrawals (Advice and Administration)	✓
Cash Flow Modelling (if appropriate)	✓
Meeting with Discretionary Manager (if applicable)	✓
Solicitor/Accountant Liaison Service	✓
Estate Valuation / Update Service	✓
Will Review Service	✓*
Power of Attorney Service	✓*
Bereavement Service	✓
Advice re. the Investment of Additional Funds	✓**

* Subject to a minimum of £500,000 under our management.

** Subject to a charge of 1.0% of the additional amount invested.

Please Note...

As you pay for our on-going services, as a percentage of the value of your funds under our management, the amount we receive will increase, if the value of your funds increase and reduce if the value of your funds fall.

The fees for our on-going services can be paid via a deduction from your investment / pension contracts, via standing order, or as a single annual payment (payable in advance), by cheque, debit or credit card.

Our on-going service agreement and the associated fees, can be cancelled by either party (*subject to 30 days written notice*) and subject to the delivery of any outstanding services or settlement of any outstanding monies due us for services provided.

VAT may apply to our on-going service fees; we will tell you if VAT is to be paid.

Administration Only Service

For portfolios of **£100,000** and below, we offer an 'Administration Only' Service, for an annual fee of **0.50% p.a.**

(Subject to a minimum of **£250 p.a.** and a maximum of **£500 p.a.**)

This service includes...

Annual Consolidated Valuation Report	✓
Telephone Helpline (Office hours)	✓
Client Data / Document Storage	✓
Bereavement Service	✓
Regular and/or Ad-hoc withdrawals (Administration)	✓

Advice relating to Pure Protection

We do not charge for the initial meeting, where we will explain our protection advice service in detail, discuss your high level requirements and establish if we can help.

The cost of our advice, relating to pure protection products e.g. life insurance, Critical Illness Cover and Income Protection, is generally covered by a commission payment from the provider of the recommended contract(s)*.

* *Subject to a minimum commission payment of £495.*

We reserve the right to charge a withdrawal fee of **£295**, if an application does not proceed, after we have completed the relevant product research.

Please Note...

Commission payments are generally consolidated after the plan has been in force for a period of **48 months**; should the regular premiums be cancelled by the plan holder during this consolidation period, resulting in an element of the commission payment being reclaimed, we reserve the right to charge a fee to cover this loss of remuneration.

Advice relating to Mortgages

We do not charge a fee for an initial meeting, where we will explain our mortgage advice service in detail, discuss your high level requirements and establish if we can help.

Our mortgage advice and broking service is subject to an up-front, non-refundable fee, of between **£395** and **£595**, depending on the level of complexity and difficulty involved in the mortgage research and application.

The up-front fee, which can be paid by cheque, BACS or credit/debit card, is payable when you agree to use our services. The fee covers the full cost of Discovery, Research and Analysis, with implementation being covered by a procurement fee from the recommended lender, subject to a minimum of **£395** per mortgage application.

We reserve the right to charge a fee of **£195** per application, for a second and subsequent mortgage applications, should these be necessary, due to undisclosed or incorrect information, given at the time of the initial application.

Advice relating to Personal General Insurance

We will receive commission from the insurance company for personal general insurance.

You will receive a personal quotation before any general insurance application is submitted.

The quotation will tell you about any additional fees involved, in relation to the product or application process.