



YOUR GUIDE TO OUR SERVICES

INITIAL, ONGOING AND AD-HOC SERVICES

Creating a financial plan that evolves throughout your life will help you achieve your financial and lifestyle goals.

Our financial planning service includes:

- Cashflow planning and income projections
- Capital Gains Tax and Inheritance Tax planning
- Pensions and retirement planning
- Investments and wealth management
- Optimising your available tax allowances
- Accessing your pensions in retirement

Your dedicated financial planner will guide you through your financial planning journey, explaining everything along the way and is supported by a highly knowledgeable team.

This will include:

- A no-obligation initial consultation at our cost
- Plan arrangement and implementation
- Financial review, analysis and report
- Ongoing service and advice



Our ongoing service ensures that we regularly review your circumstances, updating your financial plan as required.

INITIAL CONSULTATION

We believe trust is important in financial planning, so we offer a no-obligation initial meeting at our cost. This is where we get to know each other and begin to build our relationship together.

Your financial planner will talk you through our service and ask you questions to get to know more about you, your current situation, and where you aim to be in the future.

Questions are likely to include:

- What is your current financial situation?
- What are your goals and objectives?
- What income do you need in retirement to have the lifestyle you want?
- How can we help you?

At the end of this meeting, we will have an outline of the ways we may be able to help you realise your goals and objectives.

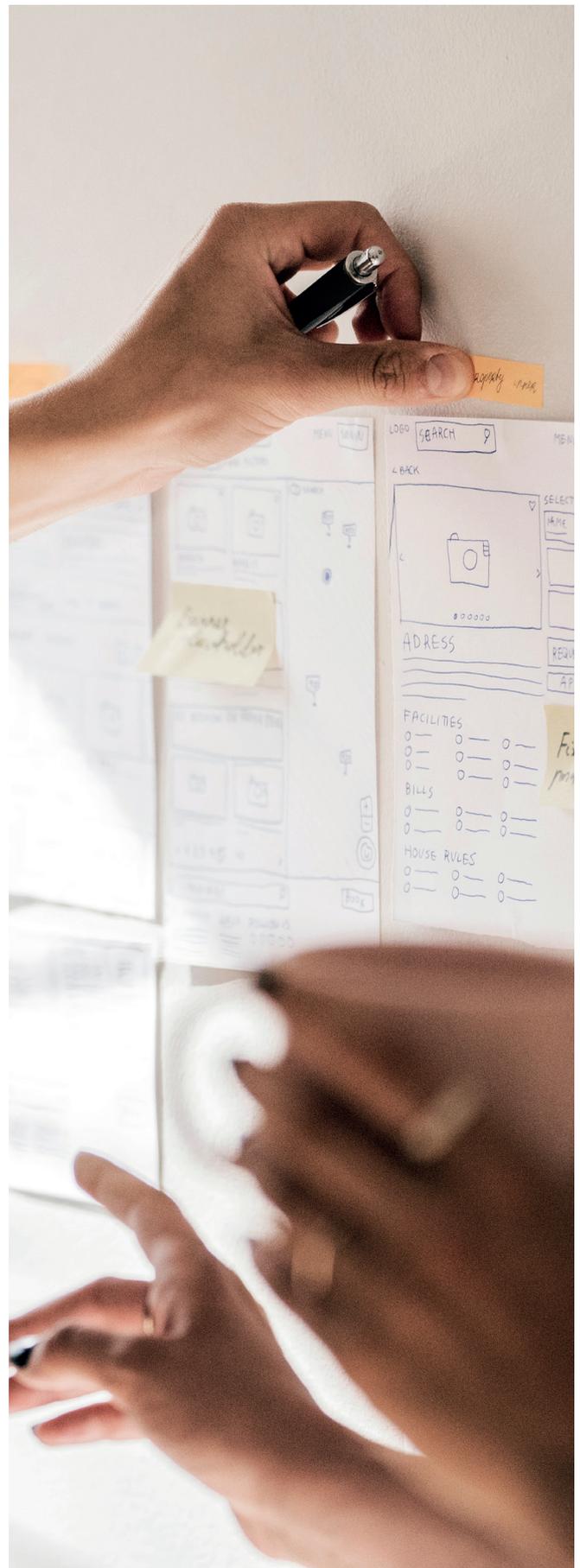
We explain the next steps to provide you with a recommendation tailored to your needs and wishes.

FINANCIAL REVIEW, ANALYSIS AND REPORT

You may have accumulated a wide variety of accounts, plans, policies and investments. We will gather full valuations and summaries of benefits from all relevant parties, saving you the stress and hassle of chasing providers, as well as making sure that we have the most accurate and up to date information to work from.

To ensure that you have the best possible solution, we analyse your information and carry out extensive product and fund research across the whole of the market.

Your personalised report will advise you on the best course of action or product(s) to meet your needs. This considers all of the latest tax allowances, pensions regulations and market conditions. Everything is explained in your personal suitability report, and your financial planner can meet to discuss it with you. If we do not recommend taking out a new investment or pension plan, we may offer you advice on an ad-hoc basis to deal with your specific needs.



PLAN ARRANGEMENT AND IMPLEMENTATION

Once you accept a recommendation to open a new plan or product, we handle the process for you. This includes setting up new products and liaising with providers to make the process as straightforward as we can.

Our helpful team will keep in touch with you throughout, giving you peace of mind that everything is under control as well as answering any questions you may have.



ONGOING SERVICE AND ADVICE

The investments, pensions and associated products we recommend come with an ongoing service tailored to your preferences.

Annual Review Meeting

Your financial plan isn't a short-term solution and life often changes. Your annual review will ensure that it continues to evolve with you. Tailoring your service is as simple as answering four quick questions:

1. How would you usually like your review to take place?

You can pick your preferred method of holding a meeting, either:

- **A face-to-face meeting** with your adviser, either at our offices or at your home
- **A video, or virtual meeting** with your adviser at a time to suit you
- **A telephone review** if you would prefer a quick chat
- **A written review** if you would rather review the information in your own time

2. How many times a year do you like to speak with your adviser?

Our standard (annual) review meeting is carried out to make sure your financial plan continues to work for you. You may choose to have a second meeting, which we will contact you about every six months to arrange.

3. Would you like to receive a 6-monthly valuation summary?

Even if you are happy with one meeting a year, you may still want a six-monthly summary of the value of all the products we hold for you, which we can send via e-mail or post. For some, however, less is more and you may be happy with the annual summary provided as part of your annual review.

4. What style of literature do you prefer?

You can choose the level of detail you prefer to have in the updates we send. You may wish to only receive summary information, or you may want more detailed information, diving deeper into the technical side of investments and financial planning.

Investment Management

We are able to recommend investment solutions from the whole marketplace. This includes the use of high-quality investment model portfolios run by Gibbs Denley Investment Management. Your investments are held in portfolios that are backed by extensive, high-quality research and are continually monitored and periodically rebalanced according to market conditions.

Depending on your preference, you can choose one of two types of investment management available:

- **Discretionary** – you give us the authority to make changes as required, and we notify you afterwards. This means you're benefiting from rapid changes without delay and with minimal paperwork.
- **Advisory** – we contact you with the details of the changes we recommend and require you to approve each change – ideal for people who prefer a greater level of control.

Online Access

You can keep a close eye on your portfolio through online access to product portals, enabling you to track performance and values 24/7 as well as providing access to tax and income reports as required.

Here to help you

You can call or email us at any time to ask questions, request information, or for assistance with fund buying, selling or switching as needed.

You can request an ad-hoc meeting if your circumstances change unexpectedly, meaning you don't need to wait for your scheduled meeting if something is urgent. We can also provide any relevant documents, including an end of tax year service where required.

Fees

INITIAL ADVICE FEES

A financial review, analysis and report can cost up to £5,000, depending on the size and complexity of the case. Your adviser will confirm any fees before beginning the process. We waive this fee if you choose to move ahead with the plan arrangement and implementation.

As an example, a report for a client with £250,000 of investable assets will typically cost around £3,500.



PLAN ARRANGEMENT AND IMPLEMENTATION FEES

Investment Amount	Fee
First £100,000	2%
Next £150,000	1%
Next £250,000	0.75%
Next £500,000	0.5%
Next £1 million	0.35%
An amount of more than £2 million	0.3%

We operate a tiered fee system that ensures you always pay a fair price.

For example, if you were investing £250,000, you would typically pay **£3,500**:

£100,000 x 2% = £2,000

£150,000 x 1% = £1,500

Total = £3,500

ONGOING SERVICE FEES

Investment Amount	Fee (% per annum)
Up to £1 million	0.85 – 1.00%
£1 – £2 million	0.70 – 0.85%
£2 – £3 million	0.50 – 0.70%
£3+ million	0.4%

Our ongoing service fees are charged as a percentage of the total amount of money invested per year and also depend in part on what service options you choose. This fee can either be taken from your investment by the product provider, or paid directly by you.

For example, based on a 1% per annum fee, the charge relating to an ongoing investment of £250,000 would be £2,500 per annum, usually paid monthly, which in this case would mean £208.33 a month.

AD-HOC FEES

Adviser level	Fee
Director	£250–£300 per hour
Associate Director	£200–£250 per hour
Financial Planner	£150–£200 per hour
Technical Staff	£100–£150 per hour
Administrator	£50–£100 per hour

If none of the above services are appropriate for you, we may agree to provide services to you on an ad-hoc basis, and charges will be based on the number of hours worked.



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