

OUR ON-GOING SERVICE OPTIONS

**Everyone's got a number.
Do you know yours?**

Financial partners for life

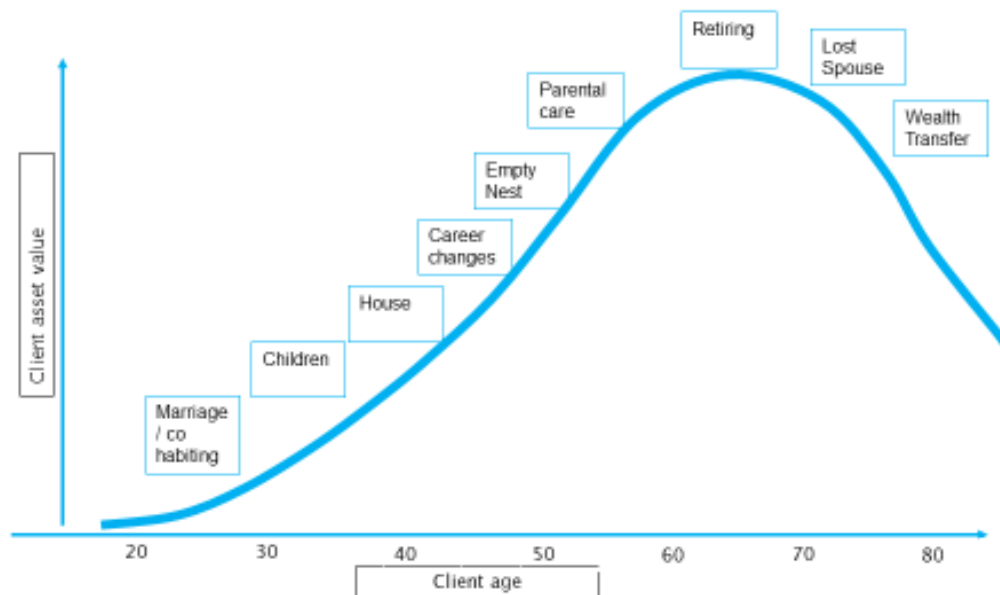
You do not have to choose an on-going service with us, although we believe all our clients benefit from some form of relationship.

The style and frequency of our service is decided by you, and is often dictated by where you are on your 'LifePlan', as well as your relative level of wealth.

Most of our clients like to:

- Meet up once a year to ensure they do not miss out on valuable allowances or are unnecessarily impacted by any of the UK Government Budget announcements
- Have peace of mind that their investments are being reviewed on a regular basis, in keeping with their financial objectives
- Use us as a trusted source, to filter and make sense of the ever-changing economic world, but do not want to be bombarded with information
- Benefit from some form of loyalty incentive

Your Financial 'Life-Plan'



Our On-going Service Options

There are 3 key elements to our service:

1. **KEEPING YOU INFORMED:** only sending you pertinent information that we feel is of benefit to you (and not spamming or overloading you!)
2. **VALUATION MILESTONE:** providing an update at least once a year to allow a milestone check that your plans are behaving within tolerance and to expectations
3. **PERSONAL SAFETY NET:** making sure that any personal changes in income or assets are not adversely affected by announcements in the UK Government's budget (e.g. changes in welfare, or income, capital gains or inheritance taxation)

You decide on what is most suitable, and we can direct you to the most advantageous service. You also benefit from discounts on advice, research and implementation fees.

In summary

Besides providing leading edge investment, planning and insurance solutions, our clients tell us our ongoing services add value to them by:

- Checking how any personal changes in income or capital wealth may impact their current provisions or tax situation
- Explaining in simple terms how the UK Government Budget announcements impact them by way of welfare or income, capital or inheritance tax changes
- Nudging them so that they do not miss out on valuable allowances that once they are gone, they are gone forever (e.g. ISAs)
- Making sure they do not miss out on getting money back that might be owed (e.g. tax relief on pension and retirement planning)
- Ensuring they do not miss out on getting a better return than they should for the level of risk they take
- Reassuring them that they are not unnecessarily taking too much risk with their current assets
- Placing their assets in the right name and ownership and tax wrapper so that they legally and ethically ensure they do not pay too much tax when they want to spend them

On-Going Service Summary

Each option is designed to meet individual requirements in a variety of ways. Simply choose from the following:

- **6 monthly review** – Designed for those clients who prefer to keep a keen and informed eye on their affairs. This offers regular monitoring, in depth analysis and a personal service.
- **Annual review** – Available to those clients wanting to monitor their affairs at least on an annual basis. This includes an annual meeting and investment valuation.

These service options meet the needs of the majority of our clients. If you want a different service, have a chat with us and we will let you know whether we are able to accommodate it.

Specialist Service (pay as you go)

Not sure what you want or when you may need it, then this is for you. Just call us when you need assistance from our full menu of services.

We will treat you with the same professionalism as a retainer client, although you will not benefit from substantial fee discounts on plan maintenance and advice fees.

It will also be up to you to ensure you do not lose out on valuable allowances or any changes to income, capital gains or inheritance tax, and welfare changes, as we will not be there to advise you of economic (e.g. markets), legislative (e.g. taxation) or regulatory changes (e.g. product updates or launches), and their impact.

REVIEW SERVICE OPTIONS – “RISK AND REWARD”

The table below shows details of the Review Service options available, together with the associated costs, so that you can select the one which best meets your requirements.

	Annual Review	6-Monthly Review
Monthly Retainer Fee	£51 pm	£106 pm
PLUS Ongoing Fee based on the value of your portfolio*	0.75%	0.75%
LifePlan – your bespoke financial plan to keep you on track to achieve your financial goals	✓	✓
Cash Flow Analysis / Getting your finances in order	✓	✓
Personal Tax Review – Tax Code, ISA allowance, Pension Annual and Lifetime Allowance, etc	✓	✓
Half-Yearly Review, Valuations and Portfolio Rebalancing	✗	✓
Annual Review, Valuations and Portfolio Rebalancing	✓	✓
Confirmation of ongoing suitability	✓	✓
10% Discount on Initial Adviser Fees & Specialist Services	✓	✓
Keeping you informed - Newsletter - Relevant regulatory and market updates - Making sure you don't miss out	✓	✓
Ad-hoc support by email, telephone & correspondence	✓	✓
Helping you to understand your financial paperwork	✓	✓

*** The value of the Ongoing Fee in monetary terms will vary depending on the value of your investments. If the value of your investments goes up, our Ongoing Fee will also increase.**

This is our generic charging structure that meets the needs of the majority of our clients. If you want a different service, have a chat with us and we will let you know whether we are able to accommodate it.

Our 6 monthly review service

With this service, you enjoy the following benefits:

- LifePlan – your bespoke financial plan to keep you on track to achieve your financial goals
- Two adviser facilitated reviews per annum
- Two investment/plan valuations per annum
- 6 monthly asset allocation review, and individual fund analysis
- 6 monthly risk rebalanced portfolio
- 10% discount on future specialist services when you need them
- 10% discount on future implementation fees
- Cash Flow analysis – getting your finances in order
- Personal Tax review
- Confirmation of ongoing suitability
- Being kept informed with pertinent and relevant information, without overloading you
- Telephone access to your support team & your adviser for no additional fee
- The offer of a review by telephone or skype if that is more convenient for you at the time

During the adviser review, you will obtain:

- > a review of your 'LifePlan'
- > a detailed analysis of your current investments
- > an update of investment values
- > a review of your attitude to risk and return, objectives and personal circumstances
- > help understanding your financial paperwork
- > a review of UK Government Budget announcements to check:
 - whether your tax wrappers need changing or updating
 - your assets are placed in the correct name and ownership (e.g. joint)
 - you are not missing out on any valuable allowances
 - you are not impacted unnecessarily by welfare or income, capital gains or inheritance tax
 - whether you are eligible to benefit from any new product launches or changes

This comprehensive service is provided for just £106 per month and the investment management service is 0.75% per annum.

Our Annual review service

With this service, you enjoy the following benefits:

- LifePlan – your bespoke financial plan to keep you on track to achieve your financial goals
- One adviser facilitated review per annum
- One investment/plan valuation per annum
- 12 monthly asset allocation review, and individual fund analysis
- Annually risk rebalanced portfolio
- 10% discount on future specialist services when you need them
- 10% discount on future implementation fees
- Cash Flow analysis – getting your finances in order
- Personal Tax review
- Confirmation of ongoing suitability
- Being kept informed with pertinent and relevant information, without overloading you
- Telephone access to your support team & your adviser for no additional fee
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- > help understanding your financial paperwork
- > a review of UK Government Budget announcements to check:
 - whether your tax wrappers need changing or updating
 - your assets are placed in the correct name and ownership (e.g. joint)
 - you are not missing out on any valuable allowances
 - you are not impacted unnecessarily by welfare or income, capital gains or inheritance tax
 - whether you are eligible to benefit from any new product launches or changes

This comprehensive service is provided for just £51 per month and the investment management service is 0.75% per annum.

Specialist Services (pay as you go)

This is a service for two types of client:

- a) any client who wants a specialist focus piece of work to be carried out (e.g. a mortgage or NHS pension review)
- b) clients who do not see the value of our ongoing services and would rather 'pay as you go' for future reviews, advice, research and implementation

Risk and Reward Review Clients will receive a 10% discount on Specialist Services and implementation fees.

All fees and percentages quoted are the maximum payable unless otherwise stated.

All clients will be charged the Non-Review Client rate in respect of the initial contact. All future advice for clients who decide to sign up to the review service will be offered at the discounted rates.

PLANNING		
Preparation of your Financial Plan - 'LifePlan' - Advice, recommendation and written report	£902 Payable upon successful completion of the work agreed. Where a higher fee applies, this will be agreed with you in advance. This will be waived if you proceed to implement the plan with us and/or for new clients. Where VAT is likely to be payable, we will advise you in advance.	
SPECIALIST SERVICES		
	Review Client	Non-Review Client
Personal Mortgages and Loans research & advice	£316 non-refundable	£352 non-refundable
Specialist Pension advice – NHSPS, occupational, Annual and Lifetime Allowances, legislation, etc	£673	£748
Commercial Debt / Surgery Loans research & advice	£812	£902
Trusts / Estate Planning / Probate	£812	£902
Personal Taxation	£421	£468
Personal Expenses analysis	£812	£902
Making sense of my plans	Free	£902
Equity Release research & advice	£812	£902
Miscellaneous: Individualised advice	Fees to be agreed in advance	

Where VAT is likely to be payable, we will inform you in advance.