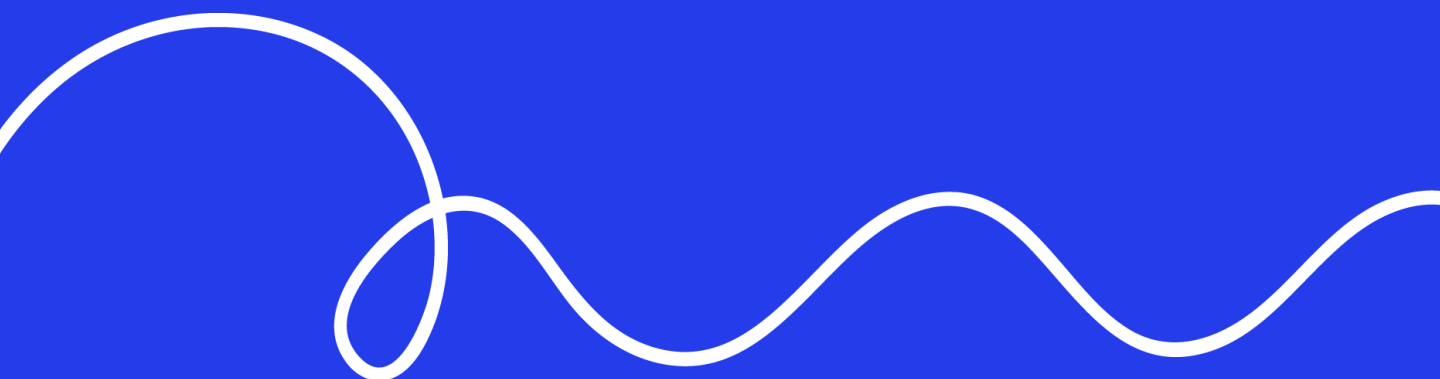


Personal Advice Team

Advice Services and Charges



Initial Advice - Summary of Services

Get set up for confidence and clarity



All our reports include a review of where you are, an understanding of where you want to be and a recommendation of how to get there

Fees

Take care of your family should the unexpected happen

Protection Needs Report

£395

Invest your money in the right place

Investment Report

£395

Additional £100 fee if reviewing existing workplace pension and advising on whether to contribute to that or to a new pension

Make the most of your pensions & investments

Pension & Investment Tidy Up

£495

for a review of up to 3 policies

£100 additional fee per policy where more than 3

Ensure you're on track to retire the way you want to within the next 10 years

Retirement Planner Report

£595

for a retirement forecast, and specific review of up to 2 policies

£100 additional fee per policy where more than 2

Make the most of your life savings throughout your whole retirement

Retirement Maximiser Report

£975

includes a review of 3 policies

£100 additional fee per policy where more than 3

Ensure you're making the most of your pension tax allowances

Annual Allowance Report

£750

Ensure your loved ones don't lose out to inheritance tax

Inheritance Tax Planning

£2,000

Ongoing Advice Services and Charges

Stay on track for long-term peace of mind

	 Money Maximiser	 Retire Confident	 Retirement Maximiser	 Platinum Financial Planning Service
 Best for →	Make the best decisions with your money.	Retire how and when you want to.	Maximise every penny of your life savings in retirement.	Optimise your high income and significant assets
Annual fee →	People 10+ years from retirement.	People retiring within the next 10 years	People who are starting to use their retirement savings	High earners (£150k+) and/or those with investments worth £500k+
	£240 a year	£420 a year	£600 a year	£1,200 a year
Annual Review	Basic	Advanced	Complex	Comprehensive
Financial Plan Administration	1 policy*	2 policies*	3 policies*	5 Policies*
On-going Support	✓	✓	✓	✓
Market Review	✓	✓	✓	✓
Risk Profile Review	✓	✓	✓	✓
Savings & Investment Review	✓	✓	✓	✓
Retirement Forecast Review	○	✓	○	✓
Retirement Tax Review	○	✓	✓	✓
Retirement Risk Review	○	✓	✓	✓
Income Management	○	○	✓	✓
Complex Wealth Management	○	○	○	✓
Complex Pension Tax Planning	○	○	○	✓
Dedicated Advice Team	○	○	○	✓

*on-going review of any additional policies will cost £95 per policy

Terms and Conditions

If you do take up the Annual Review Service, we will review the suitability of the investments we have recommended. We will need to contact you to assess whether the information we hold about you remains accurate and up to date.

We will issue you with a report setting out the results of the assessment and, if relevant, any updated recommendations.

Other Charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off (payable up front) or charges payable on an ongoing basis.

For example

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a Discretionary Fund Manager (DFM), the platform provider/DFM will make a charge for administering/managing your investments.
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the Investment Fund Manager, costs relating to investment transactions.

We will always disclose any third-party costs as part of making our recommendations.

Aggregated costs and charges

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information

Termination

We may terminate this agreement by giving you at least 20 business days' written notice. You may terminate this agreement at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt.

Termination is without prejudice to any transactions already initiated which will be completed according to our Terms of Business unless otherwise agreed in writing.

You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable. This will not affect any transactions we have already arranged for you or are in the process of arranging for you.

Cancellation Rights

Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties. However, you should bear in mind that they may not accept the funds back in certain circumstances. If the funds are returned the amount will depend on the unit price at the time of cancellation so the value could fall.