

You should use the information provided within this document to decide if our services are right for you.

WHAT TYPE OF SERVICE WILL WE PROVIDE YOU WITH?

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

You will pay for our services on the basis of an adviser charge, a fee or a combination.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. We will discuss with you the basis of our charges, and how they will apply to the types of work we are asked to undertake for you. We will discuss with you when you will have to pay our fees, both initial and ongoing.

All fee amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

Advised services

For our advised services, you will pay us via an adviser charge.

Initial advice service

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

We will confirm the actual adviser charges in writing within our separate 'Fee Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

The cost of our services

Payment for initial advice services

The following table outlines the typical services we offer, what would be provided as part of each service, and an indication of the costs. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you

| Fee Basis | Example costs | What we will provide |
|---|--|--|
| <ul style="list-style-type: none"> For single premiums: A charge of 3% of the initial investment up to and including £150,000 and a charge of 2% of the initial investment that exceeds £150,000 For regular premiums A charge based on 50% of the first four regular premiums or subscriptions, payable from the earliest premiums paid. | <p>Based on an investment of £200,000 our fee would equate to 2.75% (£5500) (3% of £150,000=£4500 plus 2% of £50,000=£1000)</p> <p>Based on a contribution of £100 a month, we would charge 50% of the first 4 premiums. £200 (£100 x 50% x 4 months).</p> | <p>We will conduct a full financial health check which will include:-</p> <p>Establishing your financial planning goals/objectives</p> <p>Obtaining full details of your assets, liabilities, income, and expenditure</p> <p>Identifying whether you need to take any additional actions or make further provision to achieve your goals</p> <p>A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs</p> <p>A report outlining our findings and recommended actions.</p> |

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.

Payment for ongoing services

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

Our typical charges for the provision of ongoing services are:

| Basis of Charge | Example | Description of Service |
|-------------------------|--|--|
| 0.50% of the fund value | Based on a fund value of £150,000 our fee will be £750 (£150,000 x 0.50% = £750) | <p>By choosing to receive this service you can be comforted that your investments are monitored and continue to meet their financial objectives.</p> <p>It includes an annual review of your portfolio and suitability of the investment strategy, your current circumstances and needs, risk profile, point of contact in the office and a progress report.</p> |

Please note that as the investment amount increases, your ongoing charge may also increase.

Your payment options

Settling your adviser charge in a single payment

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then an adviser charge will become payable on completion of our work.

You will be required to settle the payment of your adviser charge on completion of our work within 28 business days. We accept cheques. We do not accept payment by cash. You will be provided with a receipt upon payment.

If you buy a financial product, you can choose to have your adviser charge deducted from the product. Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through a deduction from the amount you pay into your product.

An example of how this would work is given below, with a 3% initial Adviser Charge.

| | |
|-----------------------|---------|
| Total Premium payable | £40,000 |
| Total cost of advice | £1,200 |
| Amount invested | £38,800 |

Settling your adviser charge by instalments

The option to pay by instalments is only available for the payment of the adviser charge on regular premium products. Payment by instalments does not relate to any ongoing charges payment.

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge and they could reduce the amount left for investment.

How your payment plan works:

| | |
|-------------------------------|----------|
| Total monthly premium payable | £100 |
| Total cost of advice | £200 |
| Monthly payment for advice | £50 |
| Length of repayment period | 4 months |
| Amount invested over the year | £1000 |

Where you choose to pay for the advice you receive via instalments, the full amount of the adviser charge will need to be paid irrespective of whether:

- the recommended product(s) is /are cancelled before the full amount is paid; and/or
- you subsequently decide to transfer your business to another firm / financial adviser.

Any outstanding amounts, as at the date of cancelling the recommended product / transferring to another firm or adviser, will be due to be paid in full within 28 business days of the termination / transfer date. An invoice will be raised for the full outstanding amount.

Information about other costs and associated charges

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

We advise and arrange on a range of products from a variety of firms; we may receive certain support from these firms, which is used to enhance the quality of service we provide to you. This year we expect to receive in total 20 hours' worth of training from some or all of these firms. Some of the cost of this training may be passed to you as part of the total product charges you pay these firms. Other support we may receive includes access to technical services, information technology support or the supply of product literature. Further information regarding any of these arrangements is available on request'.