

OUR DELIVERABLES

Ongoing Service	Standard +
Access to your Adviser, as required during the year	✓
Bi-Annual assessment of personal situation and risk profiling	✓
Bi-Annual Valuations	✓
Bi-Annual assessment of suitability of products and funds, including performance	✓
Overview of costs incurred during year	✓
Overview of cost projection for next 12 months	✓

ONGOING SERVICE LEVELS

STANDARD PLUS SERVICE

This is an ongoing review service suitable for customers who have an established investment or pension portfolio or have a range of assets forming the basis of their wealth, and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help customers maintain and grow the value of their wealth or to ensure that investment income levels are maintained. This level of service is also intended to help the customer increase their knowledge and experience in the financial markets.

WHAT CONSTITUTES A REVIEW?

UPDATE FROM PREVIOUS MEETING	<ul style="list-style-type: none"> • Establish if there anything in particular that the client(s) wish to discuss at the review; • Update know your client (KYC) information; • Update and confirm risk profile of client, together with capacity and tolerance for loss; • Recap from the last review / original meeting; • Reassess attitude to risk, capacity and tolerance for loss.
EXISTING BUSINESS	<ul style="list-style-type: none"> • Provide information on current valuations; • Evaluate the client's tax standing (such as Bed and ISA, Pension contributions); • Breakdown of Ex-Post Disclosure costs for file and provide to client if requested; • Provide client with Ex-Post disclosure; • Contemporaneous notes on agreed course of action (changes or no changes), revised illustrations, fund fact sheets, research, application if required; • Periodic Suitability Report; • New Client Agreement, where new initial adviser fees are being charged or there has been a change to the ongoing service being provided; • Breakdown of Ex-Ante disclosure costs for file and provide to client if requested; • Provide client with Ex-Ante disclosure.
OTHER REVIEW POINTS	<ul style="list-style-type: none"> • Any inheritances since original advice? <ul style="list-style-type: none"> - Planning for children or grandchildren; - Private education or University funding. • Does the client intend to add any more money to existing investments? • Pension requirements; • Inheritance Tax – potential concern? • Long Term Care needs? • Review Personal Protection needs; • Business owners: <ul style="list-style-type: none"> - Auto Enrolment; - Share Protection / Key Person / Relevant Life.