

Our Ongoing Service Deliverables

Ongoing Service	Financial Awareness	Financial Planning	Wealth Management
Annual statements from provider	✓	✓	✓
Consolidated annual investment report and valuation	✓	✓	✓
Biennial review with adviser	✓		
Annual review with adviser		✓	
Six monthly review with adviser			✓
Newsletter (general) – every 6 months		✓	✓
Investment bulletin -quarterly			✓

Ongoing Service Levels

Financial Awareness Service

This is an ongoing review service suitable for customers who have a relatively modest investment or pension portfolio or have some regular premium products such as savings and or pensions and are seeking our help to reviewed and manage these. The aim of this level of ongoing service is to help the customer establish an achievable growth in wealth. This service is also intended to help the customer achieve a sound understanding of the financial markets.

Financial Planning 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.

Wealth Management Service

This is an ongoing review service suitable for customers who are both knowledgeable and experienced investors and who have already established an investment or pension portfolio. The aim of this level of service is to provide a wealth preservation strategy whilst assisting the customer in taking advantage or alternative and non-mainstream investments that offer the opportunity for creating a sustainable growth in the customer's wealth.

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What constitutes a review?

UPDATE FROM PREVIOUS MEETING	<ul style="list-style-type: none"> Establish if there is anything particular that you want to discuss today Recap from last meeting and review what was agreed Confirmation that all services have been delivered as promised Agree agenda for today's meeting Personal and financial circumstances updated Note any changes in objectives/goals Review and update previous Financial Review report Identify if any large items of expenditure are anticipated in the next 12 months? Attitude to Risk reassessed Capacity for Loss and tolerance levels reassessed Establish if fund switches are necessary at this time
EXISTING BUSINESS	<ul style="list-style-type: none"> Discuss performance and current position on various plans under our servicing Consider continuing suitability/appropriateness of existing solutions Review of tax wrappers in use Confirm if you have conducted any investments such as Cash or Stocks and Shares ISAs either directly or through another adviser Establish if you have made any capital gains this tax year
OTHER REVIEW POINTS	<ul style="list-style-type: none"> Make/update Wills? Any inheritances since original advice? Planning for children/g-children Private education/Univ. funding? Do you have any more money to invest? Review Personal Protection needs Business owners <ul style="list-style-type: none"> - NEST? - Share Protection/Keyperson? Inheritance Tax – potential concern? Mortgage rate/terms Expiring/under review? Private Medical/Care needs? Scope for referrals

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