



## Private Client Service

### **'Helping clients achieve financial security for their lifetime'**

Once we have agreed and implemented your recommended financial plan, we need to ensure that you remain on course to achieve it. This plan maybe to provide you with a regular income or for building up a nest egg for the future. A key part of this strategy is to ensure that it is regularly reviewed and updated where appropriate to ensure that it remains valid.

Our Private Client Service has been designed to ensure that we can keep you on track and where appropriate make changes as your circumstances or the world around you changes.

Our Private Client Service includes the following.

- Regular review meetings, which are agreed individually and will be at least annually.
- Contact telephone conversations between our meetings.
- Managing and monitoring the performance of your portfolio.
- Rebalancing the portfolio and fund switching where appropriate.
- Confirm your ongoing objectives and re-check your attitude to risk and tolerance to investment loss.
- Confirm that all the recommended tax wrappers, remain valid for your circumstances and make changes where appropriate.
- Advise you on how any new legislation may affect your financial plan and recommend and make changes where appropriate.
- Use cash flow planning software and review it, to help keep you on course, to achieve your goals and provide advice on any changes that need to be made to the plan.
- Provision of your own Personal Client Portal for you to access your documents, your portfolio values and provide a secure means of electronic communication of all private data.

### **Fees**

To deliver these services, we charge 0.75% of the value of the assets that we manage for you. (by negotiation for portfolios in excess of £1,000,000).

For example, if the assets are £500,000, we would charge you £3,750 per year for these. These fees will rise or fall in line with your portfolio. For Portfolio's in excess of £1,000,000, we charge a fixed fee which is dependent upon the portfolio size and ongoing work required.

We do not charge for the value of directly held assets like, individual shares, property, bank, building society or NS&I accounts.

Our fees can be payable by invoice or if it is more beneficial for you, by adviser changing from the cash holdings in the investment portfolios that you have with us.