

# 1 PRE-RETIREMENT ACCUMULATION SERVICE

- Face to Face, Telephone and Email Access to your Qualified Adviser
- Minimum of one Face to Face Review Meeting per annum
- Optional Home Visits
- Risk Profiling
- Portfolio Analysis
- Review of existing Funds under our management and recommendation of changes where necessary
- Free Fund Switches (without adviser charge)
- Succession Planning
- Cutting Edge Technology
- Online Access to all your Personal Information, Documents and Policies via your Personal Website
- Secure Data Storage via your Personal Website
- Secure Email Facility
- Smartphone App to keep track of your Finances
- Budget Updates
- Newsletters (Market Commentary, Firm Updates, Industry News)
- Basic Cash Flow Forecast
- Optional Advanced in depth Cash Flow Modelling (additional Fixed Fee of £500 per annum)

**Up to 0.75% pa of funds under our management  
(Maximum Ongoing Fee of £5,000 per annum)**

# 2

## POST RETIREMENT INVESTMENT SERVICE

- Face to Face, Telephone and Email Access to your Qualified Adviser
- Minimum of one Face to Face Review Meeting per annum
- Optional Home Visits
- Risk Profiling
- Portfolio Analysis
- Review of existing Funds under our management and recommendation of changes where necessary
- Free Fund Switches (without adviser charge)
- Succession Planning
- Cutting Edge Technology
- Online Access to all your Personal Information, Documents and Policies via your Personal Website
- Secure Data Storage via your Personal Website
- Secure Email Facility
- Smartphone App to keep track of your Finances
- Budget Updates
- Newsletters (Market Commentary, Firm Updates, Industry News)

**Up to 0.75% pa of funds under our management  
(Maximum Ongoing Fee of £5,000 per annum)**

# 3 BASE INVESTMENT PROPOSITION SERVICE

- Telephone and Email Access to your Qualified Adviser
- Annual Telephone Review Meeting
- Annual Risk Profiling
- Annual Portfolio Analysis
- Review of existing Funds under our management and recommendation of changes where necessary
- Free Fund Switches (without adviser charge)
- Cutting Edge Technology
- Online Access to all your Personal Information, Documents and Policies via your Personal Website
- Secure Data Storage via your Personal Website
- Secure Email Facility
- Smartphone App to keep track of your Finances
- Optional Basic Cash Flow Forecast (additional Fixed Fee of £200 per annum)
- Optional Face to Face Review at our Office (additional cost of £200 per meeting)

**This Service would typically suit clients with investments under our management of less than £40,000**

**Up to 0.75% pa of funds under our management  
(Maximum Ongoing Fee of £300 per annum)**

## 4 INCOME DRAWDOWN SERVICE

- Face to Face, Telephone and Email Access to your Qualified Adviser
- At least one Face to Face Review Meeting per annum
- Optional Home Visits
- Basic Cash Flow Forecast
- Risk Profiling
- Portfolio Analysis
- Review of existing Funds under our management and recommendation of changes where necessary
- Free Fund Switches (without adviser charge)
- Review of Current Income Requirements
- Review of Retirement Income Options available including Annuity Comparison
- Cutting Edge Technology
- Online access to all your Personal Information, Documents and Policies via your Personal Website
- Secure Data Storage via your Personal Website
- Secure Email Facility
- Smartphone App to keep track of your Finances
- Budget Updates
- Newsletters (Market Commentary, Firm Updates, Industry News)
- Optional Advanced in depth Cash Flow Modelling (additional Fixed Fee of £500 per annum)

**Fixed Fee of up to 0.75% pa based on Initial Valuation  
(Minimum Fixed Ongoing Fee of £500 and Maximum of £5,000 per annum)**