



SOUTHERNHAY

FINANCIAL PLANNING

Registered in England and Wales No. 8168055

SERVICE PROPOSITION & ENGAGEMENT

This agreement is made between **Southernhay Financial Planning Ltd**

and

All investments should be reviewed on a regular basis and this agreement sets out the terms on which we charge for our ongoing services to you. A copy of this service proposition and engagement document should be retained with your copy of our client agreement previously provided to you.

Below we set out the on-going services we provide and the associated cost to you. Please notify me if you wish to discuss any aspect of these terms.

SERVICES PROVIDED

- An annual strategic financial review to include:
 - Annual statement of holdings and a review of the previous 12 months performance
 - Your ongoing needs and objectives
 - Changes in your personal circumstances to include a discussion of any financial issues affecting your family where appropriate
 - Your attitude to risk and capacity for loss
 - Impact of tax and legislative changes and a review of opportunities and threats created by changes to taxation and pension law
 - Your will and personal estate and ensuring your estate planning wishes are up to date
 - Review of the suitability of your investments and implementing any changes to investment strategy
 - Provision of a personal recommendation
- Quarterly review of the underlying investment funds within your portfolio. This will ensure the funds are rebalanced in line with the agreed asset allocation. This will not take into account the suitability of the investment where conducted outside of the above annual review
- Provision of regular Portfolio Reports provided where required
- On-going access to a qualified financial adviser to assist you with any queries or guidance needed / advice at your request
- Liaison, at your request, with any other professional adviser and providing any professional updates
- On-going expert administration support and access to our support team and administration services
- Monthly investment market updates and budget updates
- Personalised access to our on-line Personal Finance Portal system including valuations, document store, secure messaging and online assistance, including video conferencing

The cost of this service is based on the value of your investment(s) held with us and is charged at a rate of 0.75% of their value per annum. The annual minimum charge for this service is £1,125

The examples below are to help you understand how our charges will be applied;

- **Example 1;** if your investments are valued at £200,000 the ongoing management fee we would receive is £1,500. As this is higher than the minimum ongoing service fee no other charges would be applied. The total fee payable would be £1,500 per annum
- **Example 2;** if your investments are valued at £500,000 and the ongoing management fee we would receive is £3,750. As this is higher than to the minimum ongoing service fee no other charges would be applied. The total fee payable would be £3,750 per annum

Where the value of your investments rises, then the fees for this service will increase, conversely, if the value of your investments falls, the cost of this service will decrease. This is subject to the above minimum charge.

You can choose to pay this fee directly or by deduction from the policy(ies) you hold. Should you wish to pay directly you can spread the payment over a 12 month period by standing order.

When you sign this ongoing service agreement it is deemed to commence immediately and payable in arrears. You can choose to cancel this at any time by providing us with written confirmation of your decision. Payments would then cease within 7 business days or after collection of any due proportion of any period charges if later.

DECLARATION

I / We would like to subscribe to the ongoing service proposition and understand that the fee for this service is 0.75% of the value of my / our investments each year, subject to a minimum of £1,125

Facilitation of Payments

- I / We wish for the cost of the ongoing service to be paid by deduction from the policy(ies) I / we hold
- I / We wish for the cost of the ongoing service to be charged directly to me / us on a monthly / yearly basis

Signed:
Date:

Print Name:

Signed:
Date:

Print Name:

Signed on behalf of our firm:
Print Name:
Date: