

# Guide to our Investment Services, Charges and Fee Agreement



Independent  
Financial  
Advice Centre

## Who Are We

- We are Independent Financial Advisers regulated by the FCA.
- We have been established in Billericay for over 25 years.

## What We Do

- We can advise on **all** financial matters and products.
- Our core service is to provide advice to help you make the most of your money.
- We will work with you to help you achieve your goals
- We believe in providing quality advice, rather than simply selling products.
- We will provide written recommendations, which we will implement with your agreement.
- We will also review your arrangements, objectives and requirements regularly if you wish.
- We have a commitment to keep in touch with you in the style and frequency that suits you best.

## We Can Advise on

- *Investments* Cash accounts, ISA's, Bonds, Unit and Investment Trusts and more.
- *Tax Planning* Legal and Ethical ways of reducing liability.
- *Retirement planning* All types of Pensions and Annuities from every Provider.
- *Protection* Life Cover, Critical Illness Cover, Protection of Income, Business Cover.
- *Estate planning* Inheritance Tax Planning, Succession Planning, Trusts, Key Business Person.
- *Mortgages* Mortgage & loan solutions, Equity Release.
- *Paying for care* Care fees plans, insurance, annuities etc.

## Our advice process consists of ;-



### Getting to know you

- This can be at work, in the comfort of your home, or in our High Street office.
- The objective of this meeting is to identify the service(s) you require, establish your aims and objectives and agree a remuneration basis.
- You then decide how you want to take things forward.

There is no charge to you for this part of the meeting if held in our offices.

Impartial Adviser Ltd t/a Independent Financial Advice Centre.  
97 High Street, Billericay, Essex, CM12 9AJ Tel: 01277 630873 Fax: 01277 630874  
Consumer Credit Licence No. 626267 Financial Conduct Authority No. 497130  
Registered Office: 146 High Street, Billericay, Essex CM12 9DF Company Registration No. 6789067

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**We will then: -**

### **Explore your objectives and attitude to risk**

- Establish your risk profile.
- Document your information for future reference when required.
- Explore your objectives, what are you trying to achieve?
- Analyse your current situation compared to your desired situation.
- Analyse your assets and liabilities.

**We will then:-**

### **Discuss any problems or issues arising from your present situation**

- Consider the impact of regulatory, economic and legislative issues on your situation.
- Liaise as necessary with providers, employers and or other professional advisers to accurately obtain your factual financial information.
- Identify how best to use your existing arrangements before recommending any new ones.
- Take into consideration your taxation situation now and in the known future in respect of Income Tax, Capital Gains Tax, and Inheritance Tax.
- Discuss any issues affecting your situation and how to increase the likelihood of achieving your goals.
- Discuss possible solutions and/or alternative plans

If you wish to proceed further

**We will then: -**

- Recommend specific plans, funds and prepare documentation for implementation
- We will prepare a detailed written report confirming the reasons for our implementation recommendations
- Any recommendation we make will establish and highlight any risks, weaknesses, disadvantages, and will be tailored to match your attitude towards risk for that area of advice.
- Selecting appropriate investment funds for your desired asset allocation.
- Complete all the paperwork required to implement our proposals for your review and signature.
- Deal with the various Institutions concerned. Ensure your plans are correctly implemented
- Update you with progress reports, if there are any delays.
- Ensure decisions are communicated effectively, in the event of plan changes.

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### We will then provide ongoing reviews:-

#### Standard Review

- Annual planning meeting to discuss your financial situation and any plans for the future.
- Provide an annual valuation of your investments/pension funds etc.
- On an on-going basis monitor the managers and funds used in the portfolio.
- Re-balance if appropriate according to a set asset allocation.
- Deal with on-going administrative and correspondence issues on your behalf.
- Be reasonably available to discuss any matters arising.
- Keep you informed and be available if your circumstances change.

*Please note: Advice on new money e.g. lottery winnings, may attract additional fees.*

Depending on the level of business some of the following services will be included in your package for no extra charge. Please discuss your needs with your adviser.

- Assessing the impact of regulatory, economic, and legislative impacts on you personally.
- Providing reassurance that your plans are on track even in times of financial turbulence.
- Providing factual information to assist you to make sound financial decisions.
- Alerting you to the dangers of making costly investment mistakes.
- Managing liquidity requirements for planned or unplanned drawings.
- Determining and re basing your risk tolerance.
- Regular contact with you throughout the year when relevant and necessary.
- Minimising all forms of taxation – especially CGT and IHT (Monitored each year).
- Ensuring that you have written Wills and considered Powers of Attorney.
- Ensuring that your estate is preserved and distributed as efficiently as possible.
- Acting as a reminder to you to review your goals, focus on what you most want to get out of your life, with a view to helping you achieve this.
- Other.....
- Other.....


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Our Normal Investment Fee Structure is in two parts:

- 1) Production of written report with recommendations and implementation
- 2) Review

You will not receive a fee invoice you were not expecting



### Fees

- 1) Production of report with recommendations and implementation 1%-3% of asset value Minimum £500
- 2) Standard Review 0.75% of asset value Minimum £750

For example on £50,000 x 0.75% = £375 x 1% = £500. On £75,000 x 0.75% = £562.50 x 1% = £750.

The initial fee may be discounted for higher levels of funds.

The above terms only apply to investment and some pension funds. They do not apply to protection plans, mortgages regular savings plans etc. They also do not apply to pension consolidation and transfers, which require specialist skills and are charged for on a case by case basis.

Please see our full combined Key Information document and our Terms and Conditions of Business for more details.

Please initial relevant box

I/we hereby instruct IFAC to review annually in accordance with IFAC standard review terms. I understand this will be 0.75% of the fund value each year.

If the above is greater than £750 p.a. this will include a meeting with your adviser.

I/we hereby instruct the IFAC to .....

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£/% \_\_\_\_\_

I/we understand this is subject to IFAC's full terms and conditions which I have read and understood and that any fees agreed are payable even if I/we decide not to implement the recommendations.

I/we agree that should the need arise that this fee/services agreement with the IFAC is fully transferable to its successor/s and/or other advisers that have the necessary regulatory permissions to perform the services for which I/we have contracted.

Name .....Signature .....Date.....

Name .....Signature .....Date.....

*Please note that advice only services may be subject to VAT.*