

Guide to our Investment Services, Charges and Fee Agreement



Independent
Financial
Advice Centre

Who Are We

- We are Independent Financial Advisers regulated by the FSA.
- We have been established in Billericay for over 20 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.
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Consumer Credit Licence No. 626267 Financial Services 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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Our Normal Investment Fee Structure is in three parts:

- 1) Production of written report and recommendations
- 2) Implementation of our recommendations
- 3) Review

You will not receive a fee invoice you were not expecting



Fees

- | | |
|--|------------------------------------|
| 1) Production of report with recommendations | 0.75% of asset value Minimum £500* |
| 2) Implementation | 1.00% of asset value Minimum £750# |
| <i>N.B. If you implement our advice with us, the report fee is waived.</i> | |
| 3) Standard Review | 0.50% of asset value |

The initial fee will 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 considerable expertise and are costed separately.

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

I hereby instruct IFAC to produce a written report for me/us and make fund specific recommendations for a fee not exceeding

£ _____ *

I hereby instruct IFAC to do the above and implement their proposals For a total fee not exceeding

£ _____ #

I hereby instruct IFAC to review annually in accordance with Their standard terms as above. I understand this will be 0.5% of the fund value each year

_____ #

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.

I/we understand this is subject to IFAC's full terms and conditions which I have read and understood

Name Signature Date.....

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

* this service may be subject to VAT. # This service is VAT exempt.