

# 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 30 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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Registered Office: 146 High Street, Billericay, Essex CM12 9DF Company Registration No. 6789067

## Guide to our Investment Services, Charges and Fee agreement



**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 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.
- Select 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.



## Guide to our Investment services, charges and fee agreement

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; up to 1% of asset value Minimum £750

For example on £50,000 @ 0.75% = £375, @1% = £500.

on £75,000 @ 0.75% = £562.50 @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 Facts document and our Terms and Conditions of Business for more details.

I/we hereby instruct IFAC to review annually in accordance with IFAC standard review terms.

I/we understand this will be  % 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 .....

.....

..... £/% \_\_\_\_\_

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

***I/We understand that it may be necessary for any recommended providers to carry out an online Identity check.***

***Please initial this box to confirm your agreement to the above statements.***

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.*