

Private Client Service

'Our aim is to ensure that our clients achieve their financial goals and that the plan we put in place is robust enough to be maintained in the longer term'

Once we have agreed and implemented the recommended financial plan for our clients, the key is to ensure that our clients remain on course to achieve it. This plan maybe to provide for a regular income for a client's lifetime or for building up a nest egg for the future. Part of this strategy means reviewing and updating and where appropriate that it remains valid.

Our Private Client Service has been designed to ensure that we can keep clients on track and where appropriate make changes as their circumstances or the world around them changes.

Our Private Client Service includes the following:

- Regular review meetings, which are agreed individually and will be at least annually.
- Managing and monitoring the performance of your portfolio.
- Rebalancing the portfolio and fund switching where appropriate.
- Confirm your ongoing objectives and re-check your attitude to risk and tolerance to investment loss.
- Confirm that all the recommended tax wrappers, remain valid for your circumstances and make changes where appropriate.
- Advise you on how any new legislation may affect your financial plan and recommend and make changes where appropriate.
- Use cash flow planning software to help keep you on course to achieve your goals and provide advice on any changes that need to be made to the plan.
- Provision of your own Personal Client Portal for you to access your documents, your portfolio values and provide a secure means of electronic communication of all private data.

Fees

To deliver these services, we charge 0.75% of the value of the assets that we manage for you. (by negotiation for portfolios in excess of £1,000,000).

For example, if the assets are £500,000, we would charge you £3,750 per year for these. These fees will rise or fall in line with your portfolio. For Portfolio's in excess of £1,000,000, we charge a fixed fee which is dependent upon the portfolio size and ongoing work required.

We do not charge for the value of directly held assets like, individual shares, property, bank, building society or NS&I accounts.

Our fees can be payable by invoice or if it is more beneficial for you, by adviser changing from the cash holdings in the investment portfolios that you have with us.