

SERVICE PROPOSITION & ENGAGEMENT

V9.75 October 2024



SOUTHERNHAY
FINANCIAL PLANNING

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

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. Should you decide to sign up for our ongoing services we will ask you to acknowledge your consent at the end of this agreement. You should then retain your copy of this with 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 for clients with a minimum of £100,000 invested

- An annual financial review to include:
 - *Your needs and objectives*
 - *Changes in your personal circumstances*
 - *Your attitude to risk and capacity for loss*
 - *Impact of tax and legislative changes*
 - *Your will and personal estate*
 - *Review of the suitability of your investments*
 - *Provision of a personal recommendation*
- 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
- On-going administration support
- Monthly newsletters, occasional investment market and budget updates
- Complimentary access to our Personal Finance Portal (PFP) which enables you to securely view all your finances in one place on any mobile or web device

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

Example 1; if your investments are valued at **£150,000** the **0.75%** charge of **£1,125.00** would be the total fee payable for that year.

Example 2; if your investments are valued at **£300,000** the **0.75%** charge would be **£2,250.00** and would be the total fee payable for that year.

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.

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.

DECLARATION

When you sign this ongoing service agreement it is deemed to commence immediately and payable yearly 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.

Clients with a minimum of £100,000 invested

I / We would like to subscribe to the ongoing service proposition as detailed above and understand that the fee for this service is **0.75%** of the value of my / our investments each year.

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:
Date:

Print Name: