

**Group of companies**

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 Facebook: [www.facebook.com/financialadviserworthing](https://www.facebook.com/financialadviserworthing) • Twitter: @investment\_sols

<b>Personal Service</b> <b>Funds invested with Investment Solutions</b>	<b>Bronze</b> Under £100,000	<b>Silver</b> £100,000 - £250,000	<b>Gold</b> £250,000 - £500,000	<b>Platinum</b> £500,000 +
Unlimited telephone and email access to your named Financial Adviser		✓	✓	✓
Named contact for administration enquiries		✓	✓	✓
All telephone calls and emails responded to within 48 hours (except weekends and bank holidays)	✓	✓		
All telephone calls and emails responded to within 24 hours (except weekends and bank holidays)			✓	✓
You will receive our regular newsletter	✓	✓	✓	✓
<b>Investment Process</b>				
We will assess your attitude to investment risk	✓	✓	✓	✓
We will recommend an asset allocation to meet your needs	✓	✓	✓	✓
We will build you an investment strategy		✓	✓	✓
We will conduct an in depth assessment of your risk tolerance using a Portfolio Planning Tool		✓	✓	✓
There will be no charge to utilise the ISA allowance from existing portfolio	✓	✓	✓	✓
<b>Portfolio Management</b>				
We will recommend a suitable asset allocation model to meet your investment objectives	✓	✓	✓	✓
With your agreement, we will make recommendations to rebalance your portfolio to ensure that it remains in line with the agreed investment strategy		✓	✓	✓
<b>Review Service</b> We will provide you with: -valuation reports -investment commentary				
Upon Request (subject to a charge)	✓	✓	✓	✓
Annually		✓		
Bi Annually			✓	
More frequently				✓
<b>You have the opportunity to meet with your Financial Adviser to review your position:</b>				
Annually	✓	✓	✓	✓
Half Yearly			✓	✓
More frequently				✓
At one of our offices	✓	✓	✓	✓
At your home or office		✓	✓	✓

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<b>Tax Advice</b>				
We will ensure your assets are arranged in the most tax efficient manner	✓	✓	✓	✓
We will provide advice on tax mitigation investment products where appropriate		✓	✓	✓
We will provide you with capital gains and income information with regard to your portfolio and any pension contributions to assist with the completion of your tax return (upon request)		✓	✓	✓
<b>Retirement Planning</b>				
Before retirement we will create a realistic and sustainable action plan, which will test out different retirement options		✓	✓	✓
At retirement we will advise you on your options and recommend the best course of action for you	✓	✓	✓	✓
<b>We will review your pension funds</b>				
Upon Request (subject to a charge)	✓			
Annually		✓		
Annually or Bi Annually, if required			✓	
Bi Annually or More Frequently, if required				✓
<b>Cash Flow Modelling</b>				
Upon request	See appendix for charges			✓
<b>Working with other Professionals</b>				
We will communicate effectively with and will introduce you to Chartered Accountants, Solicitors and other suitable professionals as needs arise	✓	✓	✓	✓
We will provide any other professional with copies of your valuations and/or our advice with regard to tax mitigation and reporting, when instructed by you (the client)	✓	✓	✓	✓
Monthly Investment Commentary		✓	✓	✓
<b>Implementation Charge</b>	<b>3% (min £495)</b>	<b>3%</b>	<b>2%</b>	<b>1.5%</b>
<b>Charge for ongoing advice, monitoring and servicing of your portfolio</b>	<b>0.5% per annum</b>	<b>0.75% per annum</b>	<b>1% per annum</b>	<b>1% per annum</b>
<b>Regular Premium Business, Insurance Policies &amp; Immediate Care Annuities</b>	✓	✓	✓	✓
<b>Products Implementation Charge:</b> Subject to client circumstances. To be discussed and confirmed in writing before proceeding				

### Other Wealth Management Fees

- Initial meeting without cost or obligation. Report and recommendations to be agreed prior to instruction
- Annuity advice – Generally 1.5% charge, subject to a minimum of £500.00
- Hourly rates will be charged as follows for services requested and delivered over and above those stated in the service agreement: e.g. ad hoc valuations:

Director	-up to £200.00 per hour
Financial Adviser	-up to £175.00 per hour
Investment & technical research	-up to £100.00 per hour
Administration	-up to £75.00 per hour



## Pension Transfers

▪For clients seeking advice to review and/or transfer occupational pension schemes we have the internal specialist licence and advanced qualifications to advise on the suitability of a potential transfer eg; for final salary pensions. To produce an impartial report with a clear recommendation, we charge a minimum fee of £1,250 which can be offset against our regular fees, should you decide to proceed.

## Pension Release

▪For clients looking to release their full pension values we will charge a fee of £750 minimum, or 1% of the fund if higher, to prepare all the necessary figures and paperwork to arrange this.

## Equity Release

▪Our fee for new equity release cases is £1,000 minimum. The fee will be offset by any commission received.

## Cash Flow Modelling

▪We now offer a cash flow modelling service – please speak to an Adviser for details.

▪This service will cost;	Platinum Clients	- no charge
	Gold Clients	- £225
	Silver Clients	- £345
	Bronze/Fee Only clients	- £475

## Charges for services

▪Our charges are not currently subject to VAT, we will inform you if VAT becomes payable

▪Our fees are reviewable each year



## Introduction

Our Terms of Business (also known as a “client agreement”) explain the main aspects of the way we operate, and how this affects you, the client. These Terms of Business will be effective from the date of receipt but may be amended by us following any initial interview intended to ascertain your current financial situation, objectives, and attitude to financial risk. Any such amended Terms of Business will be sent to you within 10 working days of that interview. However, irrespective of any amendments arising from such interviews, we reserve the right to amend the terms of this letter without your consent but we will give at least 10 business days notice before conducting relevant business, unless we consider it to be impracticable to do so under the circumstances at that time.

## Our status

Investment Solutions is a trading name of Investment Solutions Wealth Management Limited of Grafton House, 26 Grafton Road, Worthing, West Sussex BN11 1QT, who are authorised and regulated by the Financial Conduct Authority. Our FCA number is 533559. Our permitted business includes advising on and arranging investments, home finance and general insurance transactions, including life and health insurances. You can check this on the FCA’s Register by visiting the FCA’s website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FCA on 0845 606 1234. Please be aware that business mortgages, buy-to-let mortgages and loans for timeshare purchase are not regulated home finance contracts.

## Our Services

Our firm is independent and we offer products from the whole market. Our range of packaged products includes life policies, personal pensions, stakeholder pensions, unit trusts and open-ended collective investment schemes. When advising on investment, home finance and general insurance transactions, including life and health insurances, details of the services that we provide are set out in our Key Facts Initial Disclosure Document or Combined Initial Disclosure Document. This explains the products we are able to recommend, our status and charging methods.

## Client Categorisation

Unless you receive confirmation in writing to the contrary, in all our dealings on investment matters you will be treated as a Retail Client. On insurance matters you will be treated as a Commercial Customer or a Consumer, depending on whether you are acting for business purposes or not.

## Objectives

When making a specific investment, insurance or home finance recommendation, we will confirm your objectives and any restrictions on the types of product that you wish to buy, and explain in our “suitability report” why, having assessed your needs, we consider that our recommendations are suitable for your individual circumstances.

When arranging an insurance contract, including life and health insurances, we will confirm your demands and needs and any restrictions on the types of product you wish to buy in a “statement of demands and needs”.

## Fact Find Information

You are encouraged to provide as much information as possible about your financial situation, investment objectives, and knowledge and experience in the field of investments. Without such information we may not be able to provide advice, or the validity of our recommendations may be impeded by the lack of information. We are entitled to rely on the information provided by you unless we are aware that the information is manifestly out of date, inaccurate or incomplete.

Where you ask us to effect a transaction without receiving financial advice from us, it is important for you to understand that you are responsible for deciding whether the policy chosen meets your demands and needs. We may need to seek information from you to establish whether you have the necessary knowledge and experience to understand the risks involved in the particular transaction.

For the avoidance of doubt, please be aware that when you become a client of our firm, we do not accept any responsibility for advice previously given to you by other firms. Nor is it part of our brief to review the suitability of advice previously given to you, unless we have specifically agreed to do so.



## Instructions

Normally, we ask clients to give instructions in writing by completing the relevant application form and signing the appropriate declaration. However, where appropriate the use of e-mail and fax will be acceptable. You will be informed of any taxes or costs that may exist other than our fees, the period for which any illustrations are valid, and of the minimum duration of the contract. Our authority to act on a client's behalf in accordance with these Terms of Business can be terminated at any time by either side in writing, without prior notice and without penalty. This will be effective from the date the notification is received. However, if transactions already initiated remain outstanding, the notification will only be effected once these have been completed.

## Fees and Commissions

Not all firms charge for advice in the same way. We offer an initial discussion (without charge) when we will describe our services, discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. We offer the following options:

- Payment by fee, in accordance with our fee schedule.
- Payment by commission from the product (if applicable). We will tell you how much the commission will be.
- Payment by a combination of commission and fee.

## Cancellation rights

You have a right to cancel most investment and insurance contracts, provided that you notify the provider of your wish to cancel the contract within 30 days (for investment and life insurance contracts) or 14 days (for other insurance contracts). Where you have a right to cancel your purchase, the product provider will give you notice of this in writing. For certain products where cancellation is not feasible, you will instead have an opportunity to withdraw from the contract before it is put into effect.

## Review

When we have arranged a contract for which you have given instructions we will not give you any further advice unless you request it, but we may contact you shortly before the contract expires to discuss its renewal, if appropriate. Alternatively, we will be glad to advise you, at any time you ask us to.

## Ownership

As intermediaries we never own any products you buy or transact through us. All purchases will be registered in the name(s) of the client(s) unless otherwise agreed in writing. We will forward to you all documents showing ownership of your purchases as soon as it is practical after we receive them. Where a number of documents relating to a series of transactions are involved, we may retain each document until the series is completed and then forward them to you. In some cases the documentation will be sent to you direct from the product provider.

## Records

We will, if required by you or your agent, supply copies of contract notes, vouchers and copies of entries in books, records and computerised records relating to you. We undertake to maintain such records for a period of at least six years from the date of each transaction.

## Personal Interests

We undertake not to transact business which we are prohibited from entering into, or which involves misuse of confidential information, or which conflicts with our obligations towards our customers. We will not transact for you any business in which our firm, a member of staff, or another customer has an interest, unless that interest has first been disclosed to you in writing and your consent has been obtained.

## UK Money Laundering Regulations

We are obliged to conform to the UK Money Laundering Regulations and also adhere to the guidance notes from the Joint Money Laundering Steering Group. This process may require sight of certain documentation to verify the identity and place of residence of each client. We may also request that you inform us how any monies being invested were obtained/accumulated. If you provide false or inaccurate information and we suspect fraud or money laundering we will record this. We will not forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay where money laundering verification is outstanding. In circumstances where sufficient





verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you.

## Data Protection

For your protection, Investment Solutions is registered under the Data Protection Act. Information provided by you may be held, processed, disclosed and used by ourselves, professional advisers and any associated companies in servicing our relationship with you. However, strict confidentiality will be maintained at all times. It is understood that, unless you notify us otherwise, you agree to the storage, use and disclosure of such information. This information may be disclosed to third party product providers in the course of providing our analysis and servicing of our relationship with you. No information will be passed to another party without your prior consent unless we are legally obliged to do so. You also agree that for the purposes described above your data may be transferred to countries outside the European Economic Area (EEA).

We may use and analyse your data, including the nature of your transactions, to provide you with information by post, telephone fax or e-mail to service and update you, as well as informing you of new opportunities. If you would prefer to be excluded from these services, please write to us at Grafton House, 26 Grafton Road, Worthing, West Sussex BN11 1QT.

## What to do if you have a complaint

If you wish to register a complaint, please contact Ivan Lyons at Investment Solutions, Grafton House, 26 Grafton Road, Worthing, West Sussex BN11 1QT or by telephone on 01903 214640. We will acknowledge receipt of the complaint and will send you a copy of our complaints handling procedure. The matter will be investigated in line with that procedure and our findings will be reported to you. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, subject to certain time limits, unless the complainant is a business, charity or trust with turnover/assets over £2 million or at least ten employees. Contact them at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by phoning on 0800 023 4567.

## Client Money

**WE DO NOT HANDLE CLIENTS' MONEY.** We never accept a cheque made out to us (unless it is in settlement of charges for which we have sent you a bill), nor handle cash.

## Treating Customers Fairly

We are committed to "Treating Customers Fairly". We have reviewed the advice and information that we provide to our customers, and the standards of service that we offer. If you have any suggestions on how we might improve our treatment of customers, please let us know."

## Compensation and Professional Indemnity

We are covered by the Financial Services Compensation Scheme. Unless you are a corporate client and the company is not a "small company" as defined in the Companies Act, you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of transaction:

- Deposits are covered for 100% of the first £85,000.
- Compulsory classes of insurance (e.g. motor insurance, employer's liability etc) are covered for 100% of the claim.
- Non-compulsory insurance transactions are covered for 90% of the claim, without any upper limit.
- Any investment life policy savings are protected up to 100% with no upper limit if anything happens to your provider.

Further information about compensation arrangements is available from the Financial Services Compensation Scheme (Customer Services – 020 7892 7300).

On occasion we may recommend an investment that is not covered by these compensation benefits eg, an Exchange Traded Fund. This recommendation will only be made once its suitability for you has been established and your acceptance and awareness of this will be sought prior to making any such arrangements.

In addition to the scheme we are also insured for negligence, by any member of staff.

## Law and language

Where applicable, our dealings with you shall be governed by the law of England. All information, terms and conditions, and communications shall be in English.



Client Name .....

Client Name .....

I/We hereby confirm,

- That I/we have received the Suitability Report/Letter and Service Agreement
- That I/we wish to proceed with the level of service selected in the table below:

<b>Personal Service</b>	<b>Bronze</b> Under £100,000	<b>Silver</b> £100,000 - £250,000	<b>Gold</b> £250,000 - £500,000	<b>Platinum</b> £500,000 +	<b>Fee Option</b>
<b>Implementation Charge</b>	<b>3% (min £495)</b>	<b>3%</b>	<b>2%</b>	<b>1.5%</b>	
<b>Charge up to for ongoing advice, monitoring and servicing of your portfolio</b>	<b>0.5% per annum</b>	<b>0.75% per annum</b>	<b>1% per annum</b>	<b>1% per annum</b>	
<b>Please select your chosen level of service:</b>					

Yours sincerely,

Client Signature .....

Client Signature .....

Date of Agreement .....

Date of Agreement .....

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Address: Grafton House, 26 Grafton Road, Worthing, West Sussex, BN11 1QT







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