

## Service Proposition

This agreement is made between Keyline Financial Solutions Ltd

And: .....

Client Address: .....

.....

.....

.....

This agreement is supplementary to the Client Agreement and document “about our services and costs” that I have already discussed and supplied you with and sets out the basis on which we charge for our services.

We recognise that all our clients have different financial needs and objectives, and we will build a plan appropriate to the needs of each individual client.

In order to clarify the expectations of all parties, and to provide transparency of charges, we set out in this document the services available and associated costs. Please feel free to contact us if you wish to discuss any aspect of these terms.

### The Financial Planning Process

There are six stages to our financial planning process, with separate costs, although the initial consultation is at our cost:

1. Initial Consultation
2. Financial Review
3. Develop a plan
4. Recommendation
5. Arranging and Setting up your Investment
6. Ongoing Service and Reviews

Each of these services and the associated costs are explained below.

### Initial Consultation

The initial consultation will comprise of:

- An initial meeting for up to an hour with one of our Directors
- An opportunity to ask questions and understand what we do
- An opportunity for us to establish what your financial needs and priorities are
- An explanation of our service propositions and costs involved

There is no charge for this initial consultation.

## **Financial Review, Develop a plan and Recommendation**

We will carry out an extensive assessment of your financial circumstances at the outset to establish your financial planning requirements. This will include:

- understanding your situation by gathering information about your existing financial arrangements and full personal circumstances;
- understanding of your investment knowledge, attitude and tolerance towards investment risk and capacity for loss;
- recommendation of an asset allocation model that matches your investment risk profile and the subsequent assessment and suitability of any existing investments;
- analysis and design of your investment strategy
- presentation of our recommendation;

Our charge for this service is a fixed fee of £750, payable on receipt of our recommendations to you. This fee will be waived in full should you decide to implement any of our recommendations.

When we provide you with our recommendations it will be your decision whether to implement them either completely or in part. A clear breakdown of what our charges are for setting up your plan are included in our document “about our services and costs” which you are in receipt of.

## **Arranging and Setting up your Investment**

The arranging and setting up of our investment recommendation includes where appropriate:

- Handling of all fund and policy administration on your behalf
- Regular updates to keep you informed of progress
- Ensuring all your documents are issued in line with your expectations
- Confirmation of all actions taken on your behalf

**Our charges for this part of the service are covered in detail within our document “about our services and costs”, which should be read in conjunction with this document.**

## **Ongoing Service and Reviews**

Your financial and personal objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that the investment portfolio we recommend continues to meet your lifestyle and investment objectives. Our ongoing review service offers:

- Structured reviews
- Assessment of your current circumstances and any changes to your plans that are needed
- Regular updates and information regarding your investments
- Ongoing support with correspondence and administration, for example we will advise your product provider if you change address

Our charges are guaranteed not to increase within the first 12 months of your contract with us. Should we need to increase our charges after this period, you will be given notice of this fact and the opportunity to decide whether to continue with the revised level of charges.

It should be noted that it is not compulsory for you to sign up to our ongoing service. However, if a subsequent review is required, our fee will be 1% of the investment value, with a minimum charge of £750 and a maximum charge of £5,000. Cash equivalent example based on a value of £100,000 would be £1,000.

Our charges for an ongoing service and review are set out in the following table:

<b>Service Proposition Schedule</b>	<b>Managed</b>
Annual Valuation	✓
24-hour access to your portfolio via your own personal client website	✓
Secure messaging and updates	✓
Access to all information on mobile devices	✓
Access to policy documents and copy correspondence via your own personal client website	✓
<p>Review - to ensure our advice remains appropriate. This will include a review of your objectives and any changes to your risk profile.</p> <p>We will carry out any fund switches required.</p> <p>We will notify your product provider of any changes to your details, for example address or bank account.</p> <p>We will upload documents received from your product provider to your client website.</p> <p>We will review your income/expenditure.</p> <p>We will review the level of income required from your investments/pensions.</p> <p>We will carry out any switches required between General Investment Account and ISA, for tax efficiency.</p> <p>We will review the impact of any changes to legislation, including changes announced in the budget.</p> <p>We will help you with cash savings accounts (if required).</p> <p>We will work with your solicitor or accountant (if required).</p>	✓
<b>Cost per year based on the total value of your investments</b>	<b>0.75%</b>
<b>Cash equivalent example based on a value of £100,000</b>	<b>£750</b>

The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce. Any change to the level of services throughout this agreement will result in a pro-rata charge being applied. Our maximum charge will be £5,000 a year.

Should you decide to cancel our agreement to provide on-going services you must provide written confirmation of your decision and we will cease your payments for these services within 7 business days and after collection of any due proportionate charges.

I/We would like to subscribe to the following ongoing service:  
(please tick the appropriate box)

### Client Service

#### Service Proposition - Managed

I/We understand that the charge for this service is 0.75% of the value of the relevant investments each year, with a maximum charge of £5,000.

☐

I/We wish for the cost of the ongoing service to be paid by deduction from the policies 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

☐

Print Name: .....

Signed: .....

Date: .....

Print Name .....

Signed: .....

Date: .....

Signed on behalf of our firm: .....

Print Name: .....

Date: .....