



PREFERENCE SERVICE PROPOSITION

SERVICES	DESCRIPTION
Ongoing meetings	
Main annual review meeting	Once a year you will be entitled to hold a face to face meeting with your consultant, during which he/she will completely review your circumstances, needs, priorities and establish whether your current investments remain suitable. At your request your consultant can also consider any other financial needs you may have.
Interim 6 monthly meeting	Once a year you will be entitled to hold an interim face to face meeting with your consultant, during which he/she will completely review your circumstances, needs, priorities and establish whether your current investments remain suitable. At your request your consultant can also consider any other financial needs you may have.
Reporting	
Annual review report	Following the annual meeting, your consultant will provide a report confirming the discussions, summarising any findings and outlining any recommendations made. The implementation of such recommendations may be subject to an additional fee.
Interim review meeting report	Following the interim review, your consultant will provide a report confirming the discussions, summarising any findings and outlining any recommendations made. The implementation of such recommendations may be subject to an addition fee.
Investment approach	
Re-balancing (2 per year)	To ensure your portfolio is aligned to your personal circumstances, twice a year your consultant may re-balance the asset allocation. This approach will ensure we can keep your ongoing management fees appropriate and affordable.
Contact	
Telephone / email access to your consultant	You will have direct telephone or email access to your consultant at any time during working hours for personal assistance. Where appropriate, your consultant may suggest an ad hoc meeting for more complex queries / needs.
Proactive client contact	Where your consultant becomes aware of market changes or changes in legislation / taxation which may affect you, your consultant may contact you to discuss the impact on you and your investments. Where appropriate, your consultant may suggest a meeting to explore your options.
Administration	
Client file retention	Your consultant will keep your file up to date as your circumstances change and will hold it securely at our offices for as long as you remain a client of ours.
Forward provider correspondence	Your consultant will forward any correspondence concerning your investments to ensure you are kept up to date with their performance and current value.
Professional services	
Liaising with 3rd parties	Where required your consultant will liaise with your other professional advisers e.g. solicitor and accountant to co-ordinate your affairs when requested to do so, to ensure consistency of approach in related matters and provide relevant updates.