



Personal Finance for the Life you Desire

Find Peace of Mind – Our Ongoing Service

Our objective is to be your trusted adviser for life (and beyond!). Our ongoing service is delivered by a small team of real people, who take the time to get to know you, your motivations, and ambitions so that we can ensure your personal finances are optimally structured to support you in living the life you desire. We are on hand to act as a sounding board, administer your plans and policies, liaise with product providers on your behalf, assist with decision making, and deliver the personalised advice you require, as and when it is needed.

There are two distinct elements to our service:

- 1) Financial Planning (the strategy); It is inevitable that circumstances and goals will evolve over time, so it is important to regularly review things to ensure you remain 'on track' to achieve your objectives, and to identify any adjustments necessary so that they can be made quickly.
- 2) Investment Management (the detail): the nitty gritty of managing pensions and investments, ensuring they are appropriately invested, tax efficient, and working as hard as they can be towards your goals.

We recognise that not all financial plans include stocks and shares based investments, so we offer a standalone financial planning service, as well as a comprehensive financial planning and investment management service. The tables below set out the standard activities undertaken in each area, as part of our ongoing service, but we can tailor our service to meet your individual needs.

Financial Planning Activities – included as part of our ongoing service

Activity	Detail	Timing/Frequency
Regular 'Check Ins'	Review incomes, outgoings, assets and liabilities, as well as wider circumstances and goals to ensure your adviser is fully appraised of your circumstances and therefore best placed to identify opportunities that may benefit you, and assist with decision making when required.	At least annually, face to face or online.
Sounding Board & Decision Making Support	Support with ad-hoc queries and decision making. Requires a detailed knowledge of your wider circumstances and requirements (see above).	When required, by telephone, e-mail, online or face to face as appropriate.
Cash Flow updates	Review formal cash flow projections to assess whether you are on-track to meet your objectives, and to update targets as appropriate.	When required, typically as part of a regular check in (e.g. every 2-3 years, where circumstances are consistent).
Inheritance Tax (IHT) Review	Review any liability to IHT on your estate, so you know where you stand. Discuss options for minimising/mitigating.	When required, typically as part of a regular 'check in'.
Legacy 'Check up'	Provide a summary of your assets and policies, review beneficiary nominations. Consider whether changes need to be made to your Will (if changes are required these will need to be arranged via an appropriate solicitor). Check everything up to date and organised so that your chosen executor(s) can administer things as easily as possible in the event of your death.	As required, typically part of a regular 'check in'.

Investment Management Activities – included as part of our ongoing service

Activity	Detail	Timing/Frequency
Annual Report	Written report, including a valuation and summary of activity over the year.	Annually
Income Adjustments	Review income requirements, assess tax implications and income sustainability of any proposed adjustments, refine as appropriate and implement agreed adjustments.	When appropriate (e.g. at the start of a new tax year to ensure income falls within a certain tax bracket)
Contribution Adjustments	Review scope for additional contributions, taking circumstances and any legislation changes into account. Confirm options and implement any agreed adjustments.	When appropriate (e.g. when there are changes to income and/or annual allowances).
Fund ISA from GIA	Make use of annual ISA allowances with contributions from capital held in existing (less tax efficient) investments managed by FPoM. Confirm tax implications.	Start of new tax year (April)
ISA 'Top Up'	Make use of annual ISA allowances with 'top up' contributions to replace withdrawals/charges deducted from flexible ISAs during the tax year.	End of tax year (March)
Tax Reporting Support	Obtain CGT reports and income statements from providers, summarise information into a digestible format where needed, and confirm tax position. Assist with basic reporting, and/or distribute information to tax advisers and accountants.	Start of new tax year (April) for CGT reports Mid-year (typically June/July) for income statements depending on the provider.
One-Off Withdrawals	Assess the tax implications of a withdrawal, assess the implications on the ongoing sustainability of income (if relevant), confirm the most appropriate source and structure of withdrawal, ensure client is aware of the implications and administer the withdrawal on their behalf.	As required (e.g. to purchase a car)

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FIND PEACE OF MIND

Personal Finance for the Life you Desire

Activity	Detail	Timing/Frequency
Portfolio rebalancing	Usually implemented 'behind the scenes', without the need for client authority where a discretionary service is in place. Where tax implications arise, we will review and report. Some investment solutions offer the option of delaying rebalances where a significant tax liability arises.	Ongoing, when asset allocation tolerances reached, and/or to implement recommended allocation adjustments.
Provider Due-Diligence	Review all available pension/investment providers to ensure you are getting best value for money for your pensions/investments. If enhancements are identified, report to you implement adjustments with your agreement.	Ongoing.
Portfolio Due-Diligence	Review all available portfolio providers to ensure you are getting best value for money. If enhancements are identified, report to you implement adjustments with your agreement.	Ongoing.
Product Due-Diligence	Review the available financial product 'wrappers' to ensure you are getting best value for money in light of changing tax allowances, wider legislation, your tax status and long-term objectives. If potential enhancements are identified, report to you implement adjustments with your agreement.	Ongoing.
Cash Management	Ongoing management of 'cash platform' accounts (where appropriate), including advice on reinvesting funds on maturity.	Ongoing (e.g. when fixed term accounts mature) where cash is invested on a cash platform.

Our Fees

We work with a limited number of clients to ensure that we can deliver a personal, high value, service. Our ongoing service includes all the activities set out above:

- Standalone Financial Planning (where Investment Management is not required): £1,995 p.a.
- Financial Planning and Investment Management: 0.5% of the value of the investments we manage p.a. (minimum fee of £1,995 applies)

Additional Services

Where additional advice is required outside of our ongoing service schedule, we are able to discount our standard fees for our valued clients, reflecting the fact that we have an ongoing relationship, and are already appraised of your circumstances and requirements (which makes our job easier!). Example of services subject to additional charges are:

- Pension & Investment Transfers (where the pension/investment being transferred is not already managed by Find Peace of Mind)
- New Pension or Investment Setup
- Retirement Income Strategy, including annuity setup or entering flexible drawdown for the first time
- Mortgage and Equity Release Advice
- Protection Advice/Insurance Policy Applications
- Retirement Income Strategy
- One-Off Pension/Investment Contributions to existing arrangements (from cash)

We will always make you aware where advice is outside the scope of our ongoing service arrangement and provide a Requirement Summary document, confirming the advice to be provided and our fee, prior to any costs being incurred.