

TRPP Wealth Management

Our Service Proposition



Service Category Initial Asset Value	A (<£50,000)	B (£50,001 - £100,000)	C (£100,001 - £500,000)	D (>£500,000)
Personal Service				
Unlimited telephone and email access to your adviser.		✓	✓	✓
Named contact for administration enquiries.		✓	✓	✓
Communication method tailored to your requirements.	✓	✓	✓	✓
All telephone calls and e-mails responded to within 48 hours (except week-ends and bank holidays).	✓	✓		
All telephone calls and emails responded to within 24 hours (except week-ends and bank holidays).			✓	✓
Investment and Pension Planning Process				
We will assess your attitude to investment risk.	✓	✓	✓	✓
We will create a suitable investment strategy for your needs.	✓	✓	✓	✓
We will make use of asset allocation principles to design a suitable portfolio for your needs.	✓	✓	✓	✓
Retirement Planning				
Before retirement: we will create a suitable action plan, after assessing different retirement options.	✓	✓	✓	✓
At retirement: we will advise you on your options and recommend the most suitable course of action for you to take.	✓	✓	✓	✓
Our Fees for Initial and On-Going Services				
Initial Service Fee: This is the fee that we will charge you for any initial or transactional work that we conduct on your behalf. The amount of an initial fee will depend upon your circumstances and needs. After a discussion with you, we will advise of the fee to be charged and confirm this in writing before proceeding with any work. Our minimum fee is £500 and details of the various ways you can settle an initial fee can be found in our accompanying "Services and Costs Disclosure Document" . Currently, such fees are not subject to VAT.	✓	✓	✓	✓
On-Going Service Fee: This is the fee that we will charge for the on-going work involved in monitoring and servicing your investment portfolio and/or pension plans, in accordance with your instructions. Such on-going work forms the basis of our "Review Service" . The indicative percentage value is the amount of our yearly equivalent charge, based on the total value of your assets that we look after. In addition, a minimum yearly charge will apply, the amount of which will depend on the service category relevant to your circumstances. At present VAT does not apply to these fees.	1% pa	1% pa	0.75% pa	0.50% pa

Service Category	A	B	C	D
Initial Asset Value	(<£50,000)	(£50,001 - £100,000)	(£100,001 - £500,000)	(>£500,000)

Review Service

As part of our on-going service, we will review the performance of your portfolio (investments and/or pensions) and provide you with valuation reports, along with commentary. We will recommend any changes (eg fund switching) at the time a review is conducted.

Without any additional charge.	✓	✓	✓	✓
Annually.	✓	✓	✓	
Bi-annually.				✓
More frequently, if required.				✓

You will have the opportunity to meet with your adviser to review your position:

Annually.		✓	✓	✓
Half-yearly.			✓	✓
More frequently, if required.				✓
At our office.	✓	✓	✓	✓

We will aim to ensure that your assets are managed in the most tax efficient manner.

Where appropriate, we will provide advice on tax-efficient investment products.


Upon request, we will provide you with capital gains/losses and income information, for the purpose of tax return completion. If relevant, we will provide details on pension contributions. An additional fee cost may apply and we will advise you beforehand if this is likely to be the case.

Working with other Professionals


We will introduce you to other professional advisers, as and when the need arises.

Upon your request, we will provide other professional advisers with advice and information when needed.

Other Wealth Management Fees

 For specialist work or services that are requested and delivered over and above that already detailed, then our hourly fee rates will apply as follows:

- Director: £200 per hour
- Administrator: £50 per hour

 Other initial or transactional work we can conduct includes:

Life cover, PHI and Business Protection advice - subject to a minimum, initial fee of £500.

VAT

Our fees are not currently subject to VAT, but we will inform you if such tax becomes payable in the future.

Payment of our fees

An **initial fee** can either be settled directly by invoice or, if appropriate, direct by the product provider (investment or pension). An **on-going fee** is usually settled direct by the product provider, generally for convenience, although an invoice can be raised if preferred.

Declaration

I / we confirm the acceptance of the fee structure detailed below:

Agreed **initial fee** (if applicable) £..... /% invoice / provider (delete as appropriate)

Agreed service level category (please indicate) A B C D

Agreed **on-going service fee** (per annum) £..... /% invoice / provider (delete as appropriate)

Client Signature(s)

Name(s)

Date.....