

## Information about our services & costs

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**You should use the information provided within this document to decide if our services are right for you.**

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### WHAT TYPE OF SERVICE WILL WE PROVIDE YOU WITH?

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Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A ‘sufficient range’ means that the products that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

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### WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

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You will pay for our services on the basis of an adviser charge.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

All charge amounts quoted below are exclusive of VAT.

#### Advised services

For our advised services, you will pay us via an adviser charge.

##### Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

## Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our separate 'Charge Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

## The cost of our services

### Payment for initial advice services

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

**Please note we will agree any exact fees/charges with you in a separate Service & Payment Agreement before we commence any chargeable work.**

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.

### Payment for ongoing services

Our typical charges are:

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

Ongoing services offered include ongoing meetings, reporting, investment monitoring and review, contact and administration.

Service	Description	Charges and examples
Strategic Service	<p>Primarily focussed on managing and advising upon the investments being managed by Primavera Financial Partners to ensure the objectives from the investments are monitored and managed and relevant to changing circumstances. A minimum investment of £75k</p> <p>See the Corporate Brochure for full details.</p>	<p>We charge a standard 0.5% of the fund value for this service. For example, for a fund value of £100,000 our charge will be £500 (<math>\text{£100,000} \times 0.5\% = \text{£500}</math>)</p> <p>If any additional specific services are required then these will be charged separately.</p>
Bespoke Service	<p>For clients who want a fully integrated financial plan that ensures they have the right overall financial strategy ensuring they optimise and protect their overall financial position. A minimum investment of £150k</p> <p>See the Corporate Brochure for full details.</p>	<p>We charge a standard 0.5% of the fund value for this service. For example, for a fund value of £150,000 our charge will be £750 (<math>\text{£150,000} \times 0.5\% = \text{£750}</math>)</p> <p>If any additional specific services are required then these will be charged separately.</p>

## Your payment options

### Initial advice service

#### Settling your adviser charge by a single payment

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

### The cost of our services

We will tell you how we get paid and the amount before we carry out any business for you. Examples of charges are shown in the table below:

Service	Charge Basis	What we will provide	Example cost (£)
<u>1. A general full financial review</u>	<ul style="list-style-type: none"> <li>• Fixed charge</li> </ul>	<p>We will conduct a full financial health check which will include:-</p> <ul style="list-style-type: none"> <li>• Establishing your financial planning goals/objectives</li> <li>• Obtaining full details of your assets, liabilities, income, and expenditure</li> <li>• Identifying whether you need to take any additional actions or make further provision to achieve your goals</li> <li>• A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs</li> <li>• A report outlining our findings and recommended actions.</li> </ul>	<ul style="list-style-type: none"> <li>• A charge of £500. Please note that we agree the specific charge with you before we undertake any chargeable work</li> </ul>
<u>2. Financial review, focus on Pension Planning</u>	<ul style="list-style-type: none"> <li>• Fixed charge</li> </ul>	<p>We will undertake a full review of your current retirement provision including:-</p> <ul style="list-style-type: none"> <li>• Establishing your target retirement income and retirement age.</li> <li>• An analysis of your existing pension provision and identification of any potential shortfall at retirement</li> <li>• A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs</li> <li>• A report outlining our findings and recommended actions</li> </ul>	<ul style="list-style-type: none"> <li>• A charge of between £500 and £1,500 depending on the complexity of your circumstances.</li> </ul>
<u>3. Financial review, focus on Retirement Options Advice</u>	<ul style="list-style-type: none"> <li>• Fixed charge</li> </ul>	<p>We will provide advice and recommendations on your retirement income options, including:-</p> <ul style="list-style-type: none"> <li>• Gathering full details of your savings, investments, pensions, and other assets which could be used to meet your income needs</li> <li>• Consider any specific requirements or preferences you may have</li> <li>• A report outlining our findings and recommended actions</li> </ul>	<p>A charge of between £500 and £1,500 depending on the complexity of your circumstances.</p>

<u>4. Financial review, focus on IHT planning</u>	<ul style="list-style-type: none"> <li>• Fixed charge</li> </ul>	<p>We will undertake a review of your potential IHT liabilities including</p> <ul style="list-style-type: none"> <li>• Gathering information on the value of your assets/liabilities, and any previous lifetime gifts or IHT planning solutions put in place</li> <li>• Calculating your current potential IHT liability</li> <li>• A report outlining our findings and recommended actions</li> </ul>	<p>A charge of £500. Please note that we agree the specific charge with you before we undertake any chargeable work</p>
<u>5. Financial review, focus on Investment Advice</u>	<ul style="list-style-type: none"> <li>• Fixed charge</li> </ul>	<ul style="list-style-type: none"> <li>• Establishing your financial planning goals/objectives</li> <li>• Obtaining full details of your assets, liabilities, income, and expenditure</li> <li>• Establishing the amount of investment risk you are comfortable taking and your ability to absorb any potential investment losses</li> <li>• Designing an appropriate investment strategy</li> <li>• A report outlining our findings and recommended actions</li> </ul>	<p>A charge of £500. Please note that we agree the specific charge with you before we undertake any chargeable work</p>
<u>Strategy and Implementation</u>	<ul style="list-style-type: none"> <li>• 0.5% of any additional single contribution or transfer value, with a minimum of £250</li> </ul>	<ul style="list-style-type: none"> <li>• Based on any of the above financial reviews we will discuss the options and explain the basis of any recommendations. We will agree the best strategy to achieve your objectives.</li> <li>• We will make specific recommendations as to how this strategy can be best implemented and explain the rationale behind these recommendations.</li> <li>• Based on your risk profile, a proposed investment strategy will be presented and agreed</li> </ul>	<ul style="list-style-type: none"> <li>• For example, based on an amount of £100,000 our charge would equate to £500 (£100,000 x 0.5% = £500), less any charge made for any of the Financial Reviews carried out (1-5).</li> </ul>

#### Information about other costs and associated charges

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.