twismo financial planning ltd

Valued Service Proposition

This agreement is made between: Twismo Financial Planning Ltd of: Twismo House, 3 Oakleigh Ave, Clayton BD14 6QE

And: ____

The Correspondence Address is: ____

This agreement is supplementary to the Key Facts document and Client Agreement 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 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 four stages to the financial planning process, each of which is separately costed, although the initial consultation is at our cost:

1. Initial consultation
2. Financial Review and Recommendation
3. Arranging and Setting up your Investment
4. On-going 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 with one of our qualified financial advisers
- An opportunity to ask questions and understand what we do
- Opportunity for us to establish what your financial needs are
- Discuss our service propositions and costs involved

There is no charge for this initial consultation

Financial Review 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 and attitude and tolerance towards investment risk;
- 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 your recommendation;

There is a charge of £500 for this service however, this is only payable should you decide not to implement our recommendations as usually we would offset this fee against the adviser charge we receive at the arranging and setting up stage.

When we provide you with our suitability report it will be your decision whether to implement our recommendations either completely or in part. A clear breakdown of what our charges/fees are for setting up your plan are included in our Key Facts about our services and costs document 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
- Ensure all your documents are issued in line with your expectations
- Confirmation of all actions taken on your behalf in writing

Our fees for this part of the service are covered in detail within our Key Facts document and client agreement which should be read in conjunction with this document.

On-going 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 on-going 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
- A choice of differing levels of support depending on your needs
- On-going support with correspondence and administration issues

We recognise that all clients do not have the same service requirements therefore even though we do provide a guideline by way of our different propositions you are free to choose the level of service that best suits your needs. 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 one of our services and we do offer a transactional only service.

Our fees for an on-going service and review are set out in the following table:

Service Proposition Schedule	**Individual Clients**	**Group Pensions Schemes**	**Transactional only**
24 hour access to your portfolio via your own personal Twismo client web-site	✓	✓	✓
Access to all your information on smart mobile devices	✓	✓	✓
On-going Support	✓	✓	✓
Secure messaging	✓	✓	
Annual review meeting & report including:	✓	✓	
Annual Valuation	✓	✓	
Review of Objectives	✓	✓	
Review of Risk Profile	✓	✓	
Annual Portfolio Rebalancing	✓	✓	
Review of Tax Changes	✓	✓	
½ Yearly Valuations	✓		
Service Fee	1% of fund value	4% per contribution	£nil

Clients with the previous service standards of; Pearl, Black Oyster & Coral may continue on that basis.

I/We would like to subscribe to the following on-going service option:
(please tick the appropriate box)

Individual Clients ☐

I/We understand that the fee for this service is 1% of the value of the relevant investments each year

Group Pension Schemes ☐

I/ We understand that the fee for this service is 4% per contribution.

Transactional Clients ☐

I/We understand that transactional only does not involve any on-going service and there is no fee for this however, I understand that an initial adviser charge will apply.

I/We wish for the cost of the on-going service to be paid by deduction from the policies we hold ☐

I/We wish for the cost of the on-going service to be charged directly to me on a monthly/yearly basis ☐

Signed:

Print Name:

Date:

Signed:

Print Name:

Date:

Signed on behalf of our firm:

Print Name: Charles Sunter

Date:

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