



Adviser Charges for our Client Services Proposition:

Our Client Service Propositions have been designed to offer you a menu of services which will provide you with ongoing reviews, and you can choose which is the most appropriate for your circumstances.

Our Partner and Proactive Services have been developed for clients who want regular strategic and portfolio reviews to ensure their financial aspirations remain on track.

For other clients our Portfolio Performance Review might be more appropriate, where we will adopt a lighter touch process and provide less frequent reviews.

The following adviser charges cover the cost of our ongoing services and are in addition to any initial advice and implementation charges, which we will agree with you in advance of any work we do.

These should be read in conjunction with our service proposition factsheets and our Terms of Engagement.

Partner Service

An adviser charge of 1% per year will apply and is payable periodically (subject to a minimum equivalent of £250 per month). For investments over £500,000 the charge will be 0.75% per year (Subject to a minimum equivalent of £416.66 per month)

Proactive Service

An adviser charge of 0.75% per year will apply and is payable periodically (subject to a minimum equivalent of £60 per month). For investments over £250,000 the charge will be 0.50% per year (subject to a minimum equivalent of £156.25 per month).

Portfolio Performance Review

An adviser charge of 0.5% per year will apply and is payable periodically (subject to a minimum equivalent of £20 per month).

All of the above charges will be based on the value of the investable assets which are under our influence and will be reassessed periodically. Full details and examples of the charges are provided in our Client Agreement for Investment and Insurances and Terms of Engagement.

Some clients may wish to pay ad hoc fees for any additional services. If this is the case, we will provide any information and costs, and agree any ad hoc fees with you before we commence any work on your behalf. We will advise you if VAT is payable.

jmglending
Financial Services