

ardent

financial
planning



Investment Service Proposition & Fee Agreement



Investment-Service Proposition

This engagement is supplementary to our Client Agreement 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.

Our Investment Services and Costs

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 Discovery meeting is at our cost:

1. Discovery Meeting
2. Building Your Plan
3. Implementing Your Plan
4. Forward Planning

This document confirms the initial and ongoing services we can provide you with and the cost to you for the provision of these.



1. Discovery Meeting

We provide you with an initial consultation at our expense and without obligation. This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost and levels of our services both initially and throughout our relationship with you.

2. Building Your Plan

This process includes:

- Gathering information about you and your existing financial arrangements.
- Clarifying your future goals and intentions.
- Understanding your investment knowledge and your attitude and tolerance towards investment risk.
- Preparation and presentation of your financial plan.

Our charge for this service is between **£995-£1,995** – payable on the presentation of your plan. Your fee will be confirmed on page 7.



3. Implementing Your Plan

3.1. Lump Sum Investments or Transfers

Should you instruct us to implement your financial plan we will act for you in the following ways:

- Independently research the market to find financial arrangements (insurance, investments and pensions) which meet the needs of you and your financial plan;
- We will explain and recommend these arrangements to you;
- We will submit the applications and handle all the administration on your behalf;
- Provide regular updates to keep you informed of progress;
- Ensure all your documents are issued in line with your expectations;
- Provide confirmation of our recommendations and all actions taken on your behalf in writing.

Our charge for this service is based on a percentage of the amount you invest and/or transfer. These charges are applied as follows:

1% of amount invested / transferred (up to £1 million and 0.5% for any amount thereafter) subject to a minimum fee of £1995.

This payment can either be deducted from your investment upon receipt by the policy provider or paid directly by you.

Example 1: if we recommend and arrange investments on your behalf totalling

£100,000 our Policy Arrangement & Implementation fee would be £1,995.

Example 2: if we recommend and arrange investments on your behalf totalling

£300,000 our Policy Arrangement & Implementation fee would be £3,000.

3.2. Regular Savings or Investments

Our charge for implementing a regular contribution savings or investment plan is

£495 for each plan we set up for you. You would normally pay this directly on commencement of the plan.

3.3. Topping up Existing Arrangements

Our charge for this service is based on a percentage of the amount you invest and/or transfer and is subject to 1%. This payment can either be deducted from your investment upon receipt by the policy provider or paid directly by you. However, we do not charge existing clients to top-up an ISA or pension account to a maximum of the annual subscription amount (e.g., ISA £20,000 and pension £40,000).

4. Forward Planning

Your financial objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that your portfolio continues to meet your lifestyle and investment objectives. We will discuss the full range of our on-going services during our initial consultation. These services include, but are not limited to, providing you with:

Forward Planning	
Comprehensive Review of your Financial Plan	
On-Going Access to your Advisor	
Access to the Client Portal	
Review of Objectives – minimum annually	
Review of Risk Profile– minimum annually	
Portfolio Rebalancing - annually (if required)	
Estate Planning	
Income / Expenditure Review and Forecasting	
Annual valuations	
Review of performance / recommendations	
Annual Cost based on the total value of your investments	1.00%
Minimum Annual Fee	£1000

Our cost will be 1.00% per annum of the total assets under £1 million, and 0.5% thereafter (subject to a min fee of £1000 per year) and is paid monthly in arrears.

We list here an example to the above charge to help you understand how this would be applied;

Example 1: If your investments are valued at £120,000 the ongoing management fee, we would receive is £1200 per year.

Where the value of your investments rises, then the fees for this service will increase. Conversely, if the value of your investments falls, the fees for this service will decrease.

Any change to the level of services throughout this agreement will result in a pro-rata charge being applied.

You can choose to pay these fees directly or by deduction from the policy(ies) you hold. Should you wish to pay directly you can spread the payment over a 12- month period by standing order. At each anniversary of this agreement, we will revalue your policy(ies) and notify you to any revised annual charges due to any fluctuation of your investment(s) at that time.

Where we agree to provide ongoing services, you can choose to cancel this at any time by providing us with written confirmation of your decision. Payments would then cease within 7 business days or after collection of any due proportion of any period charges if later.

Our Insurance and Protection Services and Costs

Sometimes we recommend insurance or other protection products when implementing your Financial Plan. Should you accept our recommendation(s) we will arrange the implementation of this/these for you. The reasons for our recommendations will also be provided to you as part of the report.

We do not charge a fee for our insurance and protection services as we will normally receive commission from the policy provider.

We will be paid by commission from the provider which will be based on a percentage of the first year's premium. You will receive a quotation which will tell you the exact amount and about any other fees relating to a particular insurance policy.



I/We agree to the service and fee proposition set out as indicated below.

Financial Plan	£995 - £1995
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***Any subsequent revisions or additional requests to the plans will be charged separately, the cost for these will be agreed between yourself and the Advisor before any work commences.**

Implementation Fee 1% of amount invested/transferred (up to £1 million and 0.5% for any amount thereafter) subject to a min fee of £1,995 **	Yes
Regular Contribution Fee	£
Ongoing Financial Planning Service: 1.00% of the total assets under our advice up to £1 million, and 0.5% thereafter (subject to a min fee of £1000 per year)	Yes / No

Fees will be deducted from the Initial Investment. Where the fee is not taken from the Initial Investment then you will pay this fee separately.

****Topping up existing arrangements: Our charge for this service is based on a percentage of the amount you invest and/or transfer and is subject to 1%, if you are below £1 million or 0.5% if you are over £1 million. This payment can either be deducted from your investment upon receipt by the policy provider or paid directly by you.**

There are some services on which VAT Is not charged, for example the category of 'Insurance, finance and credit' so VAT will not be charged for this service.

I/We confirm that we have read and understand the information supplied. In joint cases, if one party signs this form on behalf of themselves and someone else, they must have the other person's consent to do so. A copy of this Service Fee Agreement document will be issued to the second party.

Client Names:	
Client Signature:	
Dated:	

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