Investment Service Proposition

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. Our ongoing review and management service offers:

- Structured reviews to give you peace of mind
- Assessment of your current circumstances and any changes to your plans that are needed
- Regular updates and information regarding your holdings
- A choice of differing levels of support depending on your needs
- Ongoing support with correspondence and administration issues

Service Level	Full Support	Limited Support
Annual Valuation report	✓	✓
Portfolio performance summary report	✓	✓
Access to our support team *	✓	✓
Portfolio Rebalancing (where necessary)	✓	✓
Regular Newsletters	✓	✓
Policy valuation and protection cover summary report	✓	
Policy summary report	✓	
Regular Valuations	✓	
On-going Expert Support	✓	
On-going advice	✓	
One annual Review including: • Review of Objectives • Review of Risk Profile • Review of Asset Allocation (if required) • Review of Tax Changes • Updates & Valuations	✓	
Comprehensive Financial Health Check: • Detailed Tax Planning • Estate Planning • Income / Expenditure Review and Forecasting	✓	
Liaison with accountant / solicitor (if required)	✓	
An analysis of your income and expenditure requirements both now and for your future	✓	
Annual ongoing cost for investments up to £100,000 Annual ongoing cost for investments over £100,000	1% 0.75%	0.75% 0.50%
Minimum Annual Cost	n/a	£150

We recognise that all clients do not have the same service requirements therefore 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 the above services and we do offer a transactional only service.

**You can contact us at any time by letter, telephone or email, and we will be happy answer your queries (if there are further product purchases or advice it may result in additional charges, which would be fully disclosed ahead of undertaking any work).*

You will have received from us our Client agreement for investments and insurances document. This should be read carefully and retained for future reference.

Declaration and Consent

I/We have read and understood the options above and want HCF Partnership Ltd to provide the **Full Support* / Limited Support** service. The **cost** of this service is, the **initial fee agreed**, in line with the Client Agreement, plus an ongoing **annual fee** equivalent to ________**% per annum** of the value of your investments. This means that on a fund of £______________ we would charge an annual fee of £________________.

Facilitation of Payments

I/We wish for the cost of the ongoing service to be paid by deduction from the policy(ies) I/we hold ☐

I/We wish for the cost of the ongoing service to be charged directly to me/us on a monthly basis ☐

You may cancel this agreement at any time by notifying us in writing. Also, you may either change to a different service agreement or transfer your holdings to another Adviser.

*If **Full Support** has been chosen, please enter date of next review: ______________________

Client name: ______________________ ______________________

Signed ______________________ ______________________

Signed on behalf of HCF Partnership Ltd: ______________________

Name: ______________________

Date: ______________________