Chartered Financial Planners

Our services and costs

Our Agreement With You

Financial Planning Service - Ongoing Review

ArmstrongWatson®
Financial Planning & Wealth Management

www.armstrongwatson.co.uk

Financial Planning Service - Ongoing Review

This is an important document which we ask you to read carefully so that you are clear about our services and costs. It should be read in conjunction with Our Agreement with You - Important Information document as these two documents form the basis of our agreement with you. It covers the following:

- Our approach
- Our service
- What we charge for our services
- Your payment options

Our Approach

Armstrong Watson Financial Planning and Wealth Management provides independent advice, which means we will provide you with a personal recommendation based upon a comprehensive, fair and unbiased analysis of the relevant market.

We are not constrained by product providers or solutions and our advisers operate on a no surprises philosophy, which puts the needs of our clients first.

Because no two clients are the same, our advice is driven by the needs and objectives of each individual and our recommendations are tailored accordingly.

In addition to this document and to ensure full transparency of our costs, our advisers will prepare an Adviser Remuneration Agreement for you, before commencing work on your behalf.

Our Services

Armstrong Watson Financial Planning provides a number of Financial Planning Services. As part of these we are authorised to provide advice on specialist areas such as Transferring Pension Benefits which contain Safeguarded Benefits and have advisers qualified to discuss Long Term Care needs. We are not authorised to provide mortgage advice, but have linked up with one of the UK's premier online mortgage service providers – London & Country – who are able to source competitive deals from the whole market.

The services we offer are as follows:

- Your Plan
- Ongoing Review
- Pension Transfers from Schemes containing Safeguarded Benefits
- Cashflow Forecasting

This document outlines the 'Ongoing Review' service confirming what this service includes and the associated charges.

Financial Planning Service - Ongoing Review

We consider it critical for most clients to review their strategy once it has been implemented, to make sure that it remains suitable.

Our Process

We will carry out reviews at least annually and these will be tailored specifically to your requirements. We aim to give you flexibility in terms of how we deliver these meetings and therefore are happy to conduct these either face to face, via video call or over the telephone. Our advisers will discuss and agree the most suitable option with you, when arranging each review meeting.

Understand and Analyse

Within the review meeting we will revisit your objectives, personal and financial circumstances, outlook on risk (this will involve completion of a full risk assessment as a minimum every three years) and look at the performance of the investments within your portfolio (where applicable).

Your Plan & Refine

Where your plan remains on track, we will provide you with confirmation of this in writing. If during your review we identify changes in your circumstances and/or objectives we may need to re-visit your financial plan. It may then be necessary to make new recommendations which may result in an additional charge. These will again be discussed and agreed with you in advance of any work being undertaken.

In addition to the annual reviews and subject to your marketing preferences, we will also provide you a copy of the Armstrong Watson quarterly publication Insight. This provides topical information and news which we hope is of interest and benefit to our clients.

Using our relationship with Future Money we are also able to offer our clients a regular, typically monthly, commentary on the latest economic climate. This provides valuable information on the state of the economy and how this is affecting the markets.

What we charge for our Financial Planning Service - Ongoing Review

Our fees for ongoing advice in relation to your investments and retirement planning are based on a single percentage of 0.75% of the value of the funds under review, with a minimum of £1,000 per annum.

If the value of your portfolio rises as a result of an increase in the value of the underlying assets our remuneration would increase accordingly. In the event of a downturn in the value of the portfolio our remuneration would decrease.

Example

For a client who holds £200,000 in an investment account plus an additional £250,000 in a pension account would pay:

Total funds under review would be £450,000 charged at 0.75% = £3,375 per annum.

Your payment options

We believe in transparency and our fees will always be expressed to you in monetary terms in advance. We will not commence work on your behalf until you have agreed to the costs involved.

Where you agree to our Ongoing Review Service you have the same range of payment options available as you do for our Your Plan service. Therefore, you may wish to pay our fees by bank transfer or cheque and when they fall due we will issue an invoice for payment.

Alternatively, you may prefer for our fees to be deducted from your investment funds, in which case they will be paid to us directly by the product provider(s).

We will disclose the actual costs in monetary terms to you at least annually. If the value of the underlying investments has increased our fees will increase proportionately and vice versa if the value falls.

Alternatively, some clients prefer to pay for our services via retainer arrangement, whereby a fixed sum is agreed and payable by standing order.

Contact us:

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