

How we work with our clients

After conducting an initial assessment of your situation, at no cost to you, and explaining our services, we will decide if we should work together and if so, we will then:

- Agree how we will implement any initial planning
- Agree the frequency of subsequent planning and review meetings
- Agree how you will pay for our implementation and ongoing service, via either one off fees, retainer fees and/or pre-agreed payments taken from your investments

We do not receive commission from any investment and pension products or providers, but we will receive commission for implementing insurance and mortgage products.

The following form part of our agreed initial and ongoing services

- Establish, collate and maintain detailed information relating to your financial situation
- Work on an independent basis on your behalf to achieve your objectives. Our recommendations will be based on a comprehensive analysis of the market
- Recommend and implement investment solutions to match your goals, timescales and attitude to risk
- Full written reports confirming the arrangements we agree to implement
- Access to lifetime cash flow planning
- Full telephone and email support with your advice team
- Access to our client portal
- A regular e-newsletter
- Contact if required (between meetings)
- Regular financial planning and review meetings according to agreed service level:

✓ **Retained Clients** - **Every 12 months or every 24 months**

✓ **Premier Retained Clients** - **As required with a minimum of annual**

At our planning and review meetings we will:

- ✓ Work to an agenda
- ✓ Update the facts of your situation
- ✓ Monitor your planning and ensure actions are taken to meet your objectives
- ✓ Make changes to your planning as required
- ✓ Review your investment performance
- ✓ Reassess your attitude to investment risk
- ✓ Make changes to your investments as required
- Provide a post meeting summary of actions

Some clients do not wish to work with us to such an extent and for these clients we can offer an 'As and When' transactional service:

As and when

- Provide advice and implementation
- Hold your information so that whenever you have a particular need for our services, you are welcome to contact us, discuss your requirements and benefit from our services
- No scheduled review or planning meetings unless paid for
- Provide the solutions for your Investment, Protection and Mortgage needs
- Your planning and investments will be arranged so that they do not require ongoing active management
- Provide our e-newsletter

Agreed service level:



As and when

Retained

Review Frequency – Every 12 months
Every 24 months

Premier Retained

Review Frequency _____

YOUR PAYMENT OPTIONS FOR OUR SERVICE:

Initial

Advice Only Fee

Paid by cheque or bank transfer
A separate agreement detailing the work agreed will be signed by both parties

plus VAT

Advice & Implementation Fee paid direct

Paid by cheque or bank transfer and based on a % of the amount invested
This will apply to all new money or transfers as they arise, typically 0 – 4.5%

Max

Advice & Implementation Fee paid from the amount invested

Deducted from the amount invested and based on a percentage of the amount invested
This will apply to all new money or transfers as they arise, typically 0 – 4.5%.
As an example, a 3% initial charge on an investment of £100,000 would be £3,000 in cash terms

Max

Ongoing

Annual Fee Paid from invested funds

Deducted from the fund value and based on a % of the fund value
This will apply every year, typically 0 – 1%. As an example, a 0.5% annual fee charged on a fund value of £100,000 would be £500 per annum in cash terms

Max (plus VAT for discretionary portfolio management)

Monthly Retainer Fee

£

Paid by direct debit
Paid in addition to the % above if fund values are not sufficient to meet agreed remuneration

- If in the future if we mutually agree to increase the above terms, a new service agreement will be signed by both parties
- If we agree in the future to undertake task based work then a separate fee agreement will be signed for this task
- We will fully disclose to you any commission that is generated from the implementation of insurance and mortgage products
- We always finalise our advice with a full written report unless you are topping up an existing arrangement. This report will confirm the above agreement and show the amounts we are paid in monetary terms also
- This service agreement can be terminated by either party at any time. Please refer to our Terms of Business (attached) before cancelling to ensure that you fully understand the impact of doing so
- The signatures below also confirm that the terms of business attached has been read, understood and is terms accepted
- We will send communication to you via e-mail unless you request a postal service.

Client.....

Partner.....

Adviser.....

Date

Terms of business

Our terms of business are designed to come into force upon receipt.

We will always provide you with information that is clear, concise and accurate. This document highlights other information that we feel you should be aware of.

If you decide to cease the agreed regular payments, you will cease to receive any advice or servicing from Myers Davison Ginger Ltd. This could also include access to investment solutions. This is likely to impact negatively on your financial situation. You understand that from the point that the regular payments cease, Myers Davison Ginger Ltd are no longer engaged to work on your behalf and are no longer responsible for your financial situation.

Myers Davison Ginger Ltd are authorised by the FCA (Financial Conduct Authority). We will categorise you as a private client from outset and provide our services on this basis as it offers the highest level of regulatory protection to you.

We offer advice from the whole market and have no restrictions in the products or services we are able to access on your behalf.

Our services can include advice on investments relating to, or executing transactions in unregulated collective investment schemes. When we arrange a life assurance policy, pension or investment for you, the provider will produce documentation as evidence of the transaction. All investments will be registered in your name. We will forward to you all documents showing ownership of your investments as soon as practical after we receive them if not already sent to you directly by the product provider.

We keep comprehensive records of business transactions; you may inspect copies of any paper or computer records relating to your transactions. To aid us in providing you with a comprehensive service and to keep our records as up to date as possible, please notify us with any changes to your personal circumstances, e.g. name change, change of address, employment, etc. as soon as possible.

In the event of the long term incapacity or death of the Managing Director John Davison, the Operations Director Emma Crocker will take over the day to day running of the firm. Emma Crocker can be contacted at the firm's normal address.

We do not handle client's money and we never own the investments that you buy through us. We do not accept cheques made payable to us unless it is in settlement of charges or costs for which we have sent you an invoice. We do not handle cash.

In the course of our dealings with you, we will always seek to avoid conflicts of interest. Therefore it is unlikely we will have a conflict of interest or material interest in the transaction other than the receipt of fees or commission as described above. Where however we do have a conflict of interest or material interest or where we are aware that one of our customers has such an interest, we will disclose full details to you in writing or orally before we advise you about the transaction and give you the opportunity to object to this interest.

Our intention is always to provide you with the highest possible level of advice and service. If, however, you are dissatisfied with our services, then you can complain to us in writing or orally by contacting us. Complaints should be directed to the Compliance Officer at the address at the foot of this page and will be dealt with in accordance with our internal complaint handling procedures. This procedure is available on request. Any complaints that we cannot settle may be referred to Financial Ombudsman Service. If you make a valid claim against us in respect of the investments we arrange for you and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme, details of the cover that is provided by the scheme are given in a leaflet which we will send to you at your request. Further information is available from the Financial Conduct Authority and the Financial Services Compensation Scheme.

Myers Davison Ginger Limited subscribes to the Data Protection Act and assures you of the highest standards of confidentiality.

Our Terms of Business and service level agreement can be terminated at any time by either party giving one month's notice in writing to that effect to the other but without prejudice to the completion of transactions already initiated. A due proportion of any charges for services provided should be settled to that date. These Terms of Business are governed by and should be construed in accordance with English Law and the party shall submit to the exclusive jurisdiction of the English Courts.

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