

MDG Client Services

We want to provide you with services that help you make the most of your finances, to help you pursue the objectives you already have and maybe even discover some that you didn't think were possible.

At our first meeting, at no cost to you we will discuss your situation and your short and long-term goals. We will explain our services and decide if it's likely that we should work together. If so, we'll agree on the level of service you would need from us after any initial advice has been implemented.

We work for you on an independent basis and our recommendations will be based on a comprehensive analysis of the market to ensure that the products and services are suitable for you.

Ensuring the fundamentals are in place for your financial plan is key. The first stage is the initial advice we provide to you.

Initial advice process involves:

- Collating detailed information relating to you, your family and your current financial situation. Your efforts in this part of the process are important so that we have a full picture to provide advice that is suitable for you.
- Harvesting full information from providers where you may hold investments and pensions.
- Creating recommendations for you to match your goals, timescales, attitude to risk and capacity for loss.
- Presenting our recommendation and discussing the effect on your short and long-term cashflow, assets and tax.
- Written confirmation of the advice provided including our discussions and the arrangements we agree to implement.

After our initial advice and recommendations have been implemented, our ongoing relationship will either be via a reactive or proactive service dependent on your needs.

It is important that the ongoing service is both relevant and valuable to you. This means selecting an option which is appropriate for your circumstances throughout the various stages of your life.

Ongoing Client Services

- ◇ **A reactive service** is appropriate for you if you are building your wealth, have little or no changes in your situation and do not need regular planning meetings to incorporate the services available under a proactive service.

- ◇ We'll agree that;
 - We'll contact you should there be changes to legislation or if we become aware of an issue that will impact you regarding the funds you are invested in;

 - You'll contact us if you have any changes to your circumstances or objectives that will affect your future plans or finances that we previously established and discussed.

- ◇ **A proactive service** is appropriate if you need holistic financial planning to enable you to make informed spending decisions so you enjoy your money. This will incorporate advice on investments, tax allowances and planning, income and withdrawal strategies whilst you build or use your wealth to pursue your objectives.

- ◇ We'll agree that;
 - We'll contact you to arrange planning meetings at the agreed frequency and in the event of changes that will affect your financial planning that we have agreed and;

 - You'll contact us between reviews should circumstances change that will affect the financial planning we have agreed.

The service level that we originally agree can be amended should your circumstances change so that you receive services that are relevant to you. A breakdown of what is included for each option is shown in our list of services below:

Services Available	Reactive – As & When *Services that may be provided when meeting is held. ** Services for an annual income or portfolio check where agreed.	Proactive - Retained
Scheduled planning meeting with adviser every 6, 12, 24 or 36 months	✘	✓
Access to your adviser and support team for any advice or queries	✓	✓
Discuss your current situation and objectives	✓*	✓
Review your income and expenditure	✓*	✓
Review your risk profile	✓*	✓
Oversight of the funds within your investments	✓	✓
Review of investment and suitability	✓**	✓
Oversight of the investment choice with commitment to contact clients should issues with the fund be identified	✓	✓
Review of your mortgage and insurance to cover your liability	✓*	✓
Review of protection for your income in the event of illness and/or death	✓*	✓
Access to in-house mortgage and protection specialist	✓	✓
Use of capital gains tax allowance	✓ (if invested in a Bespoke Discretionary Portfolio)	✓
Use of ISA Allowance	✓ (if invested in a Bespoke Discretionary Portfolio)	✓
Pension Planning – managing available allowances	✓*	✓
Withdrawal/income planning/review for tax efficiency and sustainability	✓**	✓

Services Available	Reactive – As & When *Services provided when meetings are held	Proactive - Retained
Financial Planning forecast showing your future wealth based on current circumstances	✓ *	✓
Financial Planning forecast showing your future wealth using what if scenarios	✓ *	✓
Encouraging you to use your wealth to help you pursue your objectives whilst ensuring the basics are covered	✓ *	✓
Estate Planning – Inheritance tax planning where required	✓ *	✓
Trust planning where required	✓ *	✓
Generational planning	✓ *	✓
Bi-monthly financial guides	✓	✓
State Pension entitlement review (where relevant)	✓ *	✓
Discuss the provision in your will to ensure your financial planning is effective	✓ *	✓
Introduction to Accountants and Solicitors where required	✓ *	✓
Working in conjunction with your existing Accountants and/or Solicitors where relevant	✓ *	✓
Advising on the transfer of final salary/defined benefit pension or pension with guaranteed minimum pensions. (This may be outsourced where required)	✗	✗
Assisting with requirements for tax reporting where required	✓ *	✓

Other services/review purpose agreed:

MDG Service Level & Remuneration Agreement

Reactive - As & When If income/and portfolio check is required please select frequency.

Or

Proactive - Retained

Frequency: 6 month 12 month 24 month 36 month

Initial Advice & Implementation Fee:

Paid from the amount invested – Deducted from the amount invested and based on percentage of the amount invested. This will apply to all new money or transfer unless stated otherwise. The charge is typically between nil and 4.5%

____% Maximum

Paid direct - Paid by cheque/bank transfer and based on a percentage of the amount invested. The charge is typically between nil and 4.5%

____% Maximum

Advice Only Fee:

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

£ _____ + VAT if not related to a product or service

Ongoing Service

- **Paid from Invested Funds (plus VAT if a Bespoke Discretionary Portfolio is recommended)**

This fee is deducted from your invested funds as a percentage of the fund value at the time and paid to us by the investment provider. This will typically be 0-1% per annum. As an example, a 0.5% annual fee charged on a fund value of £300,000 would be £1,500 per annum in cash terms.

____% Maximum per annum paid

- **Retainer Fee Paid by Standing Order** - Paid in addition to the annual fee above if the revenue from the fund value is not sufficient to meet the agreed remuneration.

£ _____ per month

- The ongoing service fee pays for the ongoing services provide listed above and applies for the duration of our relationship unless we mutually agree to amend the service level option.
- Both parties can withdraw from receiving or providing the services without an additional charge at which time the ongoing fee will cease to be paid to us.
- If in the future if we mutually agree to increase the percentage of your fee or amend the service level, 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.
- Our advice, your understanding and agreement to proceed is confirmed in post meeting notes and a full written report. The report will confirm the above agreement and show the amounts we are paid in monetary terms. A report is not issued if you are adding a lump sum or changing the regular contributions in an existing plan.
- The signatures below also confirm that the terms of business attached has been read, understood and is terms accepted.

Client 1 Signature:

Client 2 Signature:

Name:

Name:

Adviser:

Date:

Myers Davison Ginger Terms Of Business



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 when recommending new investment or pensions. We do not provide advice on the transfer of Safeguarded retirement benefits such as Final Salary schemes or pensions that contain a guaranteed minimum pension.

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 is compliant with GDPR 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 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.

Goldsmiths House, 10-14 Cambridge Street, Aylesbury, Bucks HP20 1RS T: 01296 392999 F: 01296 392983
E: advice@mdgifa.com W: www.mdgifa.com