fiducia

CHARTERED FINANCIAL PLANNERS

OUR SERVICES



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INTRODUCTION

Unlike financial advice, Wealth Management is the bringing together and the coordination of the distinct disciplines of Financial Planning, Tax Management, and Investment Management. It is by its nature bespoke, holistic, and underpinned by our experience.

FIDUCIA SERVICES

Fiducia Wealth Management Limited ('Fiducia') is authorised and regulated by the Financial Conduct Authority (FCA); registered number 408210. This Fee Agreement explains the different levels of initial and ongoing services we offer, our fees and how we can help you to achieve your financial goals. If you decide you would like us to act on your behalf, we will ask you to sign the attached declaration.This document should be read alongside our Terms and Conditions which can be found here on our website: www.fiduciawealth.co.uk hard copies can also be provided on request.

HOW WE WORK

Our services are offered on a three-stage basis, with each stage employing a separate method of charging.

The three stages are:

- Stage 1. Initial financial planning and report
- Stage 2. Implementation of the agreed plan
- Stage 3. Ongoing review

Details of the charging basis of each of these services is shown in the Initial Advice Costs and Ongoing Services Proposition sections overleaf.

We undertake a tried and tested six-step framework to ensure our advice is relevant to your needs.

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STAGE 1. INITIAL FINANCIAL PLANNING AND REPORT

Financial planning reports, whether for initial or additional advice, are charged at a specific fee, which will be pre-agreed with you prior to the commencement of any work.

STAGE 2. IMPLEMENTATION

Implementation of our recommendations (where appropriate) will be charged based on a percentage of the investments or pensions being arranged. The fee charged is set on a predetermined matrix, based on risk and complexity of the products being advised on.

For example, investment of cash into an ISA would be charged at a lower implementation fee compared to an investment into a specialist EIS.

For all Platinum and Platinum Plus clients we offer a post meeting follow up, at either 3 or 6 months after investment, to ensure your objectives are still being met.

STAGE 3. ONGOING REVIEW

The annual investment and suitability review service will be paid for via our annual management fee. If work over and above the standard review is required, the costs will be agreed with you prior to the work being undertaken and then will be charged separately. We recommend that we review your financial and investment position regularly to ensure it remains appropriate since circumstances do change.

Where our service includes an annual meeting, this can take place either face to face, by telephone or by electronic means where available (example, video call).

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WHAT IS WEALTH MANAGEMENT?

We provide a comprehensive Wealth Management service. Once we have analysed current arrangements and circumstances, we will provide you with a tailored financial plan, taking into account your objectives, aspirations, timescales and priorities.

That plan can include all or some of the services shown in the below graphic:



We will begin by looking at existing assets, liabilities, income, and expenditure together with any other relevant information. We will analyse and report on existing arrangements and undertake extensive research to identify the most suitable solution to help you achieve your identified objectives.

We can also offer a financial planning service in isolation, without the investment management service. For example, advice on an Enterprise Investment Scheme (EIS) which is managed by a specialist fund manager.

Non-regulated investments

Fiducia does provide advice on investments which are not regulated by the FCA. However, we would only recommend these when there is a particular need that cannot be met by regulated investments, and we believe you understand the risks involved and have sufficient capacity for loss.

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GENERAL INFORMATION ON FEES

Payment options are:

- by cheque,
- through a direct bank transfer or,
- by agreement with us and where available, by deduction from your policies and/or plans held through Fiducia. In this latter case, you agree to sign any documentation required by the policy/plan provider, and meet any other requirement they have, to enable such payment to be made.
- Under no circumstances, will Fiducia accept cash or goods in lieu of payment of fees.

Hourly rate

If you opt to pay by hourly rates (i.e. for transactional services), we will provide an estimate of the overall costs before we proceed.

However, if our time costs are higher than expected due to unforeseen circumstances we reserve the right to increase the actual amount payable although we will notify you of this before proceeding further.

Our hourly rates depend upon which member of staff undertakes the work:

Employee Hourly rate	
Director/Chartered Financial Adviser	£250
Financial Adviser	£200
Paraplanner	£150
Investment Analyst	£150
Client Services Team	£75

ONGOING SERVICES

Once a portfolio has been established, we will provide an ongoing service as confirmed within the suitability report (unless our transactional service is to be provided).

Platinum Plus Service

For those clients with assets under our management of more than £1m.

In addition to the annual review service offered to our Platinum Clients, those who fall into the Platinum Plus category will benefit from additional meetings (up to quarterly), unlimited cash flows and a more bespoke service tailored to each client's needs.

Platinum Service

Within our Platinum service, we will provide you with an annual review regarding the investments made on our advice every year, however, since this is an advisory service, we will not undertake any transactions on your behalf without having first received your express permission in an acceptable format. Further details of what is included in our Platinum Service and the ongoing fees applicable is shown in the table on page 7.

We will provide details of the annual portfolio returns and market commentary.

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LIGHT TOUCH

This service provides a 'light touch' approach to meet your minimum financial investment needs.

Transactional Service

Within our Transactional service, we will provide ad-hoc financial advice on any area of your financial needs. This is a transactional service, meaning we do not provide any ongoing advice and our services are accessed by you on an ad-hoc basis. Quotes are available on request.

We will not provide any annual portfolio returns or market commentary unless pre agreed.

INITIAL ADVICE COSTS

Our services are paid on the basis of adviser fees. We will discuss payment options with you and answer any questions you have. We will not charge until we have agreed with you how we are to be paid. We will inform you if VAT is applicable. The Analysis and Report stage aims to acquire as much relevant information as possible in order to identify your current situation, needs and objectives. Based on the information provided, we will then prepare a report. The report can vary in complexity according to your personal circumstances and the planning objectives. The cost of the report will increase, in relation to our time costs. We will identify the fee to be charged following our first meeting and this will be confirmed shortly afterwards. We will not proceed without your agreement to the work and fee. In general terms, the fee for a simple report will begin at £750. Where a report covers several areas, we quote one fee, up to £2,500.

Report focus Minimum Fee

Straight forward Investment, such as an ISA or General Investment Account From £750

Pension consolidation, retirement pension planning £1,000

Lifetime cash flow analysis £750 Inheritance Tax Planning £1,500

There is no obligation to progress to the next stage once the report is complete, however the fee will then be subject to VAT.

This will usually be followed by an implementation fee based on a percentage of the investment level.

The implementation fee depends on the complexity of the advice but is capped at a maximum of 3%. We also provide advice on Defined Benefit pension transfers. The fees for this service are detailed overleaf.

Typically, the implementation fee is 1% for ISAs, new pensions and other investments, 1.5% for trust investments, 2% for pension switches, annuity purchases and Inheritance Tax planning, and 3% for VCT and EIS investments.

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For example:

We provide a financial planning report and charge a fee of £1,000. We then arrange an ISA transfer of £300,000 on behalf of the client. We would charge an implementation fee of:

£300,000 x 1.00% = £3,000

We do not usually levy an additional fee for assisting Platinum or Platinum Plus clients who wish to make a withdrawal from their pension. However, a time-based fee may be charged if more than one ad-hoc withdrawal is requested within a 12-month period.

ADVICE COSTS – Defined benefit pension transfer value analysis

We are pleased to confirm Fiducia holds the regulatory permissions for providing pension transfer advice and has adopted the Chartered Insurance Institute's Pension Transfer Gold Standard service.

If you are considering the options for transferring your Defined Benefits pension, we will initially provide you with the consumer's guide to the Pension Transfer Gold Standard and run through a basic and entirely generic education process with you free of charge.

If you then decide you wish to receive advice, one of our Pension Transfer Specialists will discuss your position with you and provide you with a shortened form of DB pensions advice known as abridged advice.

You will receive a written recommendation from us to either retain your benefits within the scheme, or inform you that we are not yet able to take a view on whether it's in your best interests to transfer without undertaking full pension transfer advice. Please note that these are the only two possible outcomes of abridged advice, as we are not able to provide a positive recommendation to transfer without completing the full advice process.

Should you then feel you require full advice, we will provide this and offset the cost of the abridged advice. Within our full advice service, we will provide you with a personal recommendation to retain your benefits, proceed with a transfer, or a mixture of both. No additional fee would be charged if we arrange a transfer.

Report focus Fee

Abridged advice £1,500 + VAT

Full advice 2% of transfer value, subject to minimum of £5,000 and cap of £25,000

For example:

A client is offered a defined benefit transfer value of £600,000. We would charge £1,500 + VAT (£1,800) for providing abridged advice. The client then decides they require full advice and our fee for this would be:

£600,000 x 2% = £12,000 - £1,500 = £10,500.

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STANDARD ONGOING SERVICES PROPOSITION

	Light Touch	Platinum	Platinum Plus
Free Initial Meeting	✔	✔	✔
Virtual or face to face meeting at Fiducia office	Every 3 years	Annual	Unlimited
Face to face meeting at client location	✘	Annual	Unlimited
Valuations	Annual	Annual	Bespoke*
Online portal access	✔	✔	✔
Annual tax planning	✔	Comprehensive	Comprehensive
Insurance protection analysis	✔	✔	✔
Annual tax pack	✔	✔	✔
Financial market commentary	✔	✔	✔
Proactive advice	✘	✔	✔
Quarterly investment updates/reviews	✘	✔	✔
Cashflow analysis	✘	Annual	Unlimited
Retirement planning	✘	✔	✔
Later life planning	✘	✔	✔
Quarterly portfolio rebalance	✘	✔	✔
Trust planning	✘	✔	✔
Estate planning	✘	✔	✔
Bespoke portfolio	✘	✘	✔
Access to specialist investment team	✘	✘	✔

We do not provide any ongoing services for transactional clients and therefore do not receive any ongoing fees. We will quote a fee for any services required and will only provide that service only once you have confirmed you wish to proceed.

Ongoing advice fee (a yearly percentage of the amount invested): Light Touch 0.5%, Platinum 1% (£100,000 to £1 million), Platinum Plus 0.8% (over £1 million).

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