Tony Walker Financial Planning Services Ltd

Our Initial Investment Service Proposition

Initial Consultation

- Initial meeting with one of our qualified financial planners.
- A chance to ask questions and understand our service.
- Opportunity for us to find out what help you require.
- Discuss the options available to you from our menu of services.
- Information about our charges.

Fees for this part of our service - at our expense

*Preparation of Financial Analysis and Plan

- Gathering of information about your existing financial arrangements.
- Full risk profile completed.
- Cash flow analysis completed if required (part of chargeable 'Life Plan' service).
- Analysis of your current holdings to see if they match your risk profile.
- Recommendation of an asset allocation model that matches your risk profile.
- Preparation of detailed report outlining our recommendations.
- Second meeting to explain and discuss your report in detail.

*Implementation

- Handling of all fund and policy administration on your behalf.
- Regular updates to keep you informed of progress.
- Ensure all your documents are issued in line with your expectations.
- Confirmation of all actions taken on your behalf in writing.
- A choice of differing levels of support depending on your needs
- Ongoing support with correspondence and administration issues

*Fees for these parts of our service – please see our Client Service & Ongoing Service Proposition documents

*Reviews

- A structured review of your circumstances and the suitability of the investments under management with ongoing recommendations and changes where required and appropriate to give you peace of mind.
- Regular updates and information regarding your holdings.

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- A choice of differing levels of support depending on your needs.
- Ongoing support with correspondence and administration issues.

*Fees for these service levels – please see our Client Service & Ongoing Service Proposition documents. Fee levels depend on the service level chosen, simplicity and/or complexities of the advice required

Our Ongoing Investment Service Proposition

SERVICE LEVEL	Premium+	Premium	Standard+	Standard	Transactional only
Annual statement of holdings	✓	✓	✓	✓	
Access to our support team – Admin matters	✓	✓	[1]✓	[1]✓	
Professional expertise and governance embedded into our investment processes	✓	✓	✓	✓	
*Adviser led portfolio rebalancing – Linked to recommended 'Investment Solutions,' carried out either annually, six monthly or quarterly	✓	✓			
Six Monthly Valuations	✓				
Annual Valuations		✓	[2]✓	[2]✓	
On-going Expert Support	✓	✓	[3]✓	[3]✓	
**Quarterly Investment Bulletins	✓	✓	✓		
On-going access to your adviser – Advice matters	✓	✓			
**Regular Newsletters	✓	✓	✓		
**Registration & Access to 'Client Portal'	✓	✓	[4]✓	[4]✓	
Full 'Client Portal' functionaility – Registration of serviced/non serviced plan data : pensions, investments, bank accounts, vehicles, shares, other assets, liabilities (mortgages, loans, credit cards), insurances	✓	✓			
Six Monthly Face to Face Review Meetings including :	✓				
Annual Face to Face Review Meetings including :		✓			
Annual Online Review including :			[5]✓	[5]✓	
Review of Objectives	✓	✓	✓	✓	
Review of Risk Profile	✓	✓	✓	✓	
Review of Asset Allocation (as/where required)	✓	✓	✓	✓	
Review of Tax Changes	✓	✓			
Updates & Ad-hoc Valuations	✓	✓			
Comprehensive Financial Health Check:	✓				
Detailed Tax Planning	✓				
Estate Planning	✓				
Income / Expenditure Review and Forecasting	✓				
Liaison with accountant / solicitor (if required)	✓				
Cost based on the total value of your investments	**1.0%**	**1.0%**	**0.5%**	**0.5%**	**£NIL**
Minimum Annual Cost	**£5,000**	**£1,000**	**£500**	**£100**	**£NIL**

*Tony Walker Financial Planning Services 'Investment Solutions' provides suitable investment options regardless of a client's preferences and drivers - be it cost, simplicity, pro-active management, a mixed approach or style etc. Where part/all of a portfolio is held via a Discretionary Managed Service i.e. a fund manager is appointed to manage funds/holdings on a day to day basis, fund switching or re balancing may take place on a more regular basis.

** Our Client Portal is your one stop source for a centralised view of all things financial. As a client you are able to view your personal, financial and investment portfolios at the click of a button through our Client Portal. So, whether you are looking for an up-to-date valuations (*subject to provider availability and frequency of valuations*) or access to how you are progressing against your financial goals, access data from all devices 24/7, your Client Portal has it all covered. Our Client Portal registration, bulletins and newsletters are only issued via email. Therefore it is essential that we are supplied with an email address to ensure you are able to access these services.

<u>Premium & Premium+</u>
[1] These services are provided as non-face to face and remote, for clients looking for a restricted advice service, purchasing investments online through our 'Self Invest' service. Therefore, admin support and communication is provided purely via secure email through our Client Portal.
[2] Provided electronically by your investment vehicle provider.
[3] This can be provided by changing the service level to Premium or Premium+.
[4] A client gets access and completes this process through our restricted advice service - 'Self Invest.'
[5] This is carried out via our Client Portal through secure email.

You can extend the level of service provided at any time by contacting us to request a service level upgrade, confirming which service level you wish to choose.

**Bulletins and newsletters are issued via email. Therefore it is essential that we are supplied with an email address to ensure you are able to benefit from this service and receive such information.

***Tax Planning and Estate Planning are not regulated by the FCA.

So if you are really looking to take control of your financial planning path and require a professional investment support service, then Tony Walker Financial Planning Services Ltd may be able to help.

For further information please feel free to contact us on the details provided or request to book a no obligation consultation online by filling in our enquiry form.