



### Service Proposition & Engagement

This agreement is made between MLP Wealth Management Ltd 'the firm' and (client's name(s) and address go here)

All investments should be reviewed on a regular basis. This agreement sets out the terms upon which we charge for our ongoing services. Should you decide to sign up for our ongoing services we will ask you to acknowledge your consent at the end of this agreement. You should then retain your copy of this with our 'client agreement' which has already been provided to you.

Below we set out the **available** on-going services we provide and the associated costs. **Specific services provided will be confirmed on a case by case basis.**

SERVICES PROVIDED
<p>An annual financial review and intermediation service <b>can</b> include:</p> <ul style="list-style-type: none"> <li>• Change in your personal circumstances</li> <li>• Confirmation of your needs and objectives</li> <li>• Confirmation of your attitude to risk and capacity for loss</li> <li>• Impact of any tax and legislative change</li> <li>• Your spending strategy (cashflow plan)</li> <li>• Inheritance tax planning</li> <li>• Investment Asset Allocation</li> <li>• Investment charges</li> <li>• Total Income versus Income Investing (for clients drawing income)</li> <li>• Ongoing suitability of your investment portfolio</li> <li>• Investment fund rebalancing (Sale and Purchase)</li> <li>• Provision of an updated Personal Recommendation</li> </ul>
On-going access to a qualified Financial Adviser to assist you with any queries, advice or guidance in respect of the investments and planning under our advice
Liaison, at your request, with any other professional Advisers
On-going administration support with investment/product providers
Behavioural Coaching
The cost of this service is based on the value of your investment(s) under our on-going advice and is charged at <b>1%</b> of the value per annum, subject to an annual minimum fee of £750

The examples below are to help you understand how our charges will be applied;

**Example 1** - if your investments under advice are valued at **£50,000** the 1% charge of **£500** would be below our minimum fee and we would charge the difference of **£250** to you at the end of annual period from the date of this agreement. The total fee payable to us would be **£750** per annum.

**Example 2** - if your investments under advice are valued at **£200,000** the 1% charge would be **£2,000**

**Example 3** - if your investments under advice are valued at **£500,000** the 1% charge would be **£5,000**.

**Where the value of your investments rise, then the fees for this service will increase accordingly as they are percentage based. Conversely, if the value of your investments falls, the cost of this service will decrease.**

We have no set maximum annual fee. The fees applicable may change in the future, but this will be agreed with you based on the complexity of the advice being given, taking into account your personal circumstances. Any change in the agreed fee will be subject to us both signing a separate fee agreement.

You can choose to pay this fee directly or, as most of our clients do, by deduction from the investment platform/policy(ies) you hold, typically by cancellation of investment units (so not directly from your net income). Should you wish to pay directly by cheque or bank transfer we will invoice you quarterly.

When you sign this ongoing service agreement it is deemed to commence immediately with fees due monthly in arrears. You can choose to cancel this agreement at any time by providing us with written confirmation of your decision at which point all advice and other services, including access to any model investment portfolios under our advice, will cease. Our fee deductions will then stop within 7 business days or after collection of any due proportion of any period charges if later.

**DECLARATION**

I/We would like to subscribe to the ongoing service proposition and understand that the fee for this service is 1% of the value of my/our investments each year, subject to a minimum of £750.

**Facilitation of Payments**

I/We wish to settle your fees by deduction from the investment(s)/policy(ies) under advice

I/We wish to settle your fees directly (quarterly invoice)

**CUSTOMER 1**

**CUSTOMER 2**

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Date ..... 25/11/2019 ..... 25/11/2019 .....

Name **ADVISOR**  

Paul Standerwick
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Signature .....  
Date 25/11/2019