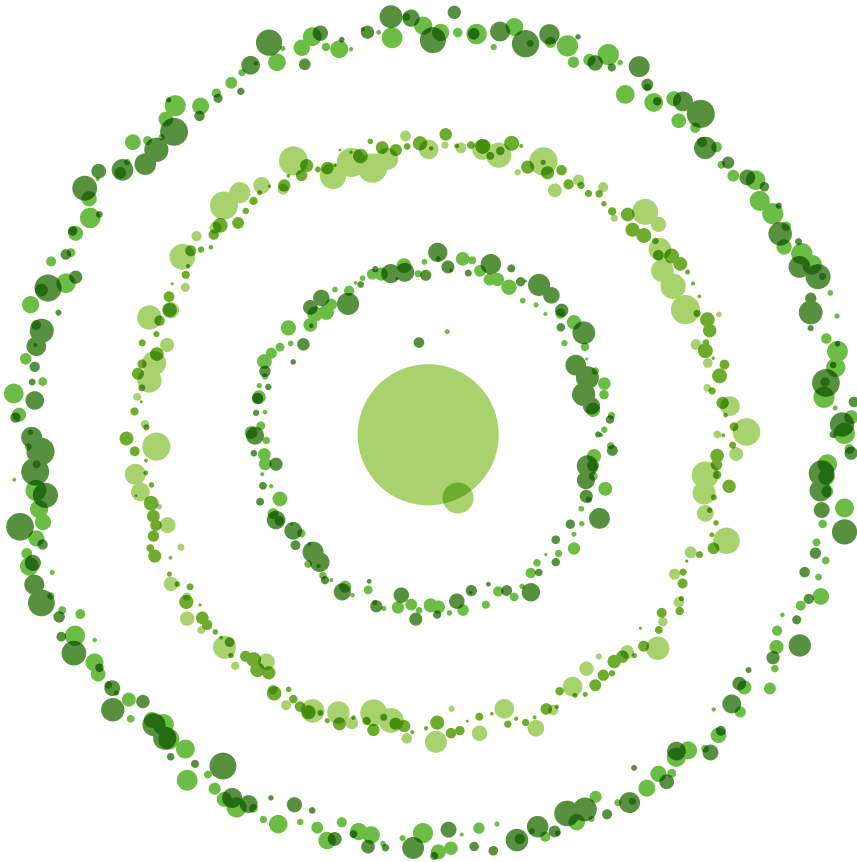




# Service proposition

Financial Advice



## Inspirational Financial Management

We exist to help our clients put together a financial plan that helps our clients to build and then preserve assets so that they can live comfortably in the present and design a secure retirement.

Our expertise and our experience might enable you to buy a home, retire early, work less, have more fun, invest intelligently, pay off your mortgage or prepare for life's emergencies or whatever your needs and objectives might be. At the very least you will obtain clarity around your financial direction.

We offer a variety of services designed so that you can pick what you need from sourcing a competitive mortgage, embarking on your financial journey to tailoring your retirement.

Everything starts with our initial conversation which takes place at our expense and where we find out what you want and describe what we can offer to meet your needs and objectives.

## Lifestyle package – planning for life

This is our most comprehensive service designed to help you to live the life you want, making the most of your financial resources.

Our role is to create a comprehensive financial plan based on a detailed and thorough analysis of your current situation and your objectives, in the most tax efficient manner and with an appropriate exposure to risk.

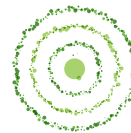
We will show you financial forecasts and after our detailed analysis is complete, we will make recommendations designed to improve your financial position and achieve your goals.

These forecasts will be revisited regularly and updated so you are in control, know where you are heading and what you can afford to do. Our advice is designed to ensure that you never run out of money and have control over your legacy.

Here's what's involved:



**1.** Gathering client information



**2.** Establish goals & objectives



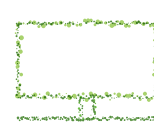
**3.** Analysing financial situation



**4.** Developing & presenting financial plan



**5.** Implementing financial plan



**6.** Monitoring & reviewing financial plan

### Financial advice package – investing for the future

This service is all about suitable arrangements for your pensions and investments following the same process as our Lifestyle planning, but focusing on the specific investment arrangements you require.

### Mortgage advice package – finding the right loan for you

Your mortgage is likely to be your largest monthly outgoing and a property your biggest and most important purchase. We help this to happen and source the most suitable mortgage available to meet your needs. We will also offer advice on insurance protection to ensure you are financially protected should your family lose an income. Please ask for our mortgage & insurance terms of business if you are interested in this service.

### Equity release package – freeing the wealth locked up in your property

Lifetime mortgages can be life-changing, but it important to be clear about what this is and find the best arrangement for you. Our adviser will help you to come to the right decision for your needs and circumstances. Please ask for our mortgage & insurance terms of business if you are interested in this service.

### Our status

Inspirational Financial Management Ltd. (IFM) is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 223511. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk>. Our registered office address is Woodland View House, 675 Leeds Road, Huddersfield, West Yorkshire, HD2 1YY, registered in England & Wales no. 03539537.

### Our services

We will give you advice and make a personal recommendation for you where we offer plans and products. Our advice is restricted in terms of the types of retail investment products that we will arrange. Primarily we will only offer advice and recommendations for mainstream investment products such as open ended investment companies (OEIC), investment bonds and pensions. We are not restricted in terms of the providers and products that we may use and will research the market before we make a recommendation. We will not advise on transferring or opting out from Defined Benefit Pension Schemes, but we will take account of such schemes that you hold when we give you investment advice.

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker. We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

#### Insurance

We select protection insurance products from a wide range of policies and providers representative of the whole market.

### Financial Services Compensation Scheme

We are covered by Financial Services Compensation Scheme; if we are unable to meet our obligations to you, you may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim:

- Investments: advising and arranging are covered for up to £85,000.
- Insurance: advising and arranging is covered for 90% or 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme <http://www.fscs.org.uk>.

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**Complaints**

Should you wish to complain please contact us, in writing at: Woodland View House, 675 Leeds Road, Huddersfield HD2 1YY; by telephone on: 01484 518777. Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) who is our Alternative Dispute Resolution provider within six months of the date of our final letter: The Financial Ombudsman Service,

Exchange Tower, London, E14 9SR. Tel: 0300 1239123. E-mail: complaint.info@financial-ombudsman.org.uk. Web: www.financial-ombudsman.org.uk for further information.

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**Jurisdiction**

English Law governs this agreement and the parties of this agreement hereby submit to the exclusive jurisdiction of the English Courts.

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**Rights of Third parties**

These terms of business exclude any rights, which may be conferred upon third parties by the Contracts (Rights of Third Parties) Act 1999.

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**Assignment**

We may assign any or all of our rights under any Agreement on giving you not less than one week's written notice. You may not assign, subcontract or encumber any right or obligation under any Agreement, in whole or in part, without our prior written consent, at our sole discretion.

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**We do not handle clients' money**

We are not authorised to accept client money and therefore we never accept a payment made out to us unless it is in settlement of our fees or disbursements. All other payments must be made payable to the product provider.

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**Money laundering regulations**

We are required by law to verify the identity of all our clients. We cannot proceed with any application without this verification. We may also check the Financial Sanctions list. We may do this electronically.

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**Conflicts of Interest**

We do not have any arrangements that would cause our interests to conflict with yours in the normal course of events. There may be situations where a conflict of interests arising between us or between you and another of our clients; if this happens or we become aware of any potential for conflicts of interest, we'll write to you and ask for your consent to proceed before we carry out any further business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.

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**Duty of disclosure**

We will base our recommendations on information you have given to us, it is important that you give us full information in order that we may provide the best advice for your needs and circumstances. Consumers: please note that if you deliberately or recklessly fail to disclose any material information to insurers, and us this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are a commercial insurance customer you have a duty of fair disclosure.

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## How we charge for our services

Insurance advising and arranging	
Initial meeting up to an hour	At our expense
Setting up your account portal	£25
Lifestyle planning & financial advice	3% of value of investment, minimum fee £1,500
Ongoing plan suitability	1% of investments value per year Minimum fee £1,500
Lifestyle: cash flow modelling	Ongoing plan suitability plus £600 per annum
Bespoke consultation (at our option) hourly rate	£180

Example fees		
Investment amount	Initial fee	Annual review fee
£40,000	£1,500	£1,500
£100,000	£3,000	£1,500
£200,000	£6,000	£2,000

Insurance advising and arranging	
Initial advice & arrangement	No fee – we are paid commission by the provider

## VAT

Arranging and administering investments, mortgages and insurance is VAT exempt. If we undertake services unrelated to these activities then VAT might be payable; we will tell you if you have to pay VAT.

## Fees paid out of investments or income

For investments and pensions it is usually possible for the provider to facilitate payment of our fees out of your plan; whilst this may be your preferred method of fee payment we must draw to your attention that in certain circumstances paying fees in this way could be prejudicial in terms of tax liabilities. We will draw this to your attention if we believe this to be the case, but accept no liability for any tax incurred as a result of your choice of method of remuneration. We must also advise you that in some cases units within a fund may be encashed to meet charges and this will may have a detrimental effect on the performance of your investment.

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## Commencement and Termination

These terms of business take effect from the date they are given to you and will apply until either terminated or superseded by any new terms, which we may give to you prior to any new services being undertaken. Either party may terminate this client agreement at any time. Notice of termination must be given in writing and will take effect immediately upon receipt. Termination will be without prejudice to the completion of transactions already commenced on your behalf or any rights or obligations already arising. You would be expected to pay for any costs incurred up to the date of termination or a due proportion of any fees previously agreed.

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## Client Agreement

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

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## Ongoing services

Following our initial work with you we may recommend one of our ongoing services, your agreement to this will be obtained if you accept our recommendation and we will confirm the basis of charging, the estimated annual amount for percentage based fees and the overall estimated annual aggregated charges for each plan. Note that percentage based charges will rise if your investment grows.

### What's included

If you select an ongoing service you will receive a 'hands-on' service from us giving you the following benefits:

**Hands-on service** for pensions & investments arranged by us

- 24/7 access to your plan data
- Our secure communications portal
- An annual review of plan suitability and risk
- Ongoing scrutiny of your portfolio by our investment committee
- Recommended changes to keep plans in line with your risk tolerance, changing needs or objectives

### Lifestyle ongoing

- All of the financial advice hands-on service above for your plans arranged
- Six monthly updates to your cash flow plan
- Scenario modelling with your adviser – what happens if..
- Access to your adviser at any time that you have an important financial decision to make

**Fee and Service Agreement**Client Name(s) Adviser name:  Date **Services selected**

Services selected		
Service	Fee basis	Fee amount
Lifestyle planning		
Financial advice		

Any ongoing services will be included in our recommendation report where they are needed and you will be invited to add these service after we have delivered our initial advice.

Where we provide research and/or a recommendation, and you choose to implement the recommendation personally or through another intermediary, we reserve the right to charge a fee of £300 to cover the cost of the work undertaken. By signing our Client Agreement, you agree to pay such fees to Inspirational Financial Management (IFM) Ltd if requested.

Client Name(s) Client signature:  Date