



CHARTERED
FINANCIAL PLANNERS

P & P Invest Ltd
Units 17/18, Building 2
Shamrock Quay, William Street
Southampton, SO14 5QL

About Our Services and Costs **General Financial Planning**

Scope of Service

We are Independent and therefore provide investment services from the whole market. For Term Assurance, Critical Illness, Income Protection and Whole of Life we offer products from a range of insurers.

The Level of Our Service

We will advise and make a recommendation for you, after we have assessed your needs for general financial planning, including budgeting, Cashflow Analysis and tax planning and the use, where appropriate, for investment products, Term Assurance, Critical Illness, Income Protection and Whole of Life.

Paying For Services

Not all firms charge for advice the same way. We will discuss the payment options with you and answer any questions you may have. No charge will be made until you have agreed how we are paid.

Protection Business

We are able to receive commission should you buy a protection product through the product provider. You have the option in either paying for the advice relating to your protection needs, through any commission available from the product, or by paying us a fee instead. We will tell you how much the commission is before the transaction. If you choose to pay us by commission, we will keep the commission and not charge you a fee. If you choose to pay us a fee this will be fixed at £500 and will not be subject to VAT. If you select this option a separate Fee Agreement will be provided for you before establishing any protection business.

Fee Schedule

We will agree the rate we will charge before beginning work. We will tell you if you have to pay VAT. To provide an initial review of your situation for a fixed fee, to include:

- An appraisal of your current situation, the completion of a detailed Financial Report listing recommendations, a second meeting to discuss advice in detail – Charge between £500 - £700 depending on complexity and will be confirmed to you in writing.

No charge for capital investment up to £180,000. Regular ongoing advice charged as follows:

We offer three levels of service:

Silver Subscription:

A monthly fee of £150 per month

We will carry out an online review on a quarterly basis.

Suitable for individuals with straightforward finances

Gold Subscription:

A monthly fee of £250 per month

We will carry out an online review on a bi-monthly basis.

Suitable for individuals with more detailed finances, such as business owners

Platinum Subscription:

Bespoke monthly fee, dependant on the situation

We will carry out an online review once a month

Suitable for individuals with complex finances

With all subscription levels, once your investments reach £180,000, your subscription fee will switch to an ongoing yearly fee of 1% from your investments. For example, if your investment value is £180,000, you will be charged a fee of 1% which equates to £1,800 a year. The amount of this fee will fluctuate in line with your investments.

Trusts

To advise on the suitability of a Trust and completion of Trust Deed from £250.

Tax Return

Completion of annual tax return from £500.

You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first.

Method of Payment

Subscription payments are settled by means of Standing Order.

If you have over £180,000 invested, and you switch to a percentage charge, this is settled through the capital invested or you can choose to pay directly via invoice.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party, giving seven days' notice in writing to that effect to the other but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Complaints

If you wish to register a complaint, please write to Kevin Pattinson at P&P Invest Ltd at Units 17/18, Building 2 Shamrock Quay, William Street, Southampton SO14 5QL or telephone 02380 226640.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. More information is available on request or by visiting www.financial-ombudsman.org.uk.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of investment business are covered up to a maximum of £85,000 per investment group. Further information about this compensation scheme arrangement is available from the FSCS. Long term insurance (Pension and Life Assurance) advising and arranging is covered for 100% of the claim, without any upper limit.