

**alexanderbeard**  
Wealth L.L.P.

# Financial Planning and Investment Management Services

Services and Fees



## Our services and charges

We offer three levels of service:

- Transactional
- Premium
- Optimum

All designed to provide you with choices for your ongoing advice and service. At the time that you instruct your Alexander Beard adviser to implement any of the recommendations made to you then you will be asked to select the level of ongoing service you require.

The table below shows the range of benefits under each of the above service propositions.

Service provided	Transactional	Premium	Optimum
24/7 access to online valuations (where electronic data download is available from the fund manager or product provider)		✓	✓
Regular Alexander Beard email bulletins with helpful financial information and market updates		✓	✓
One re-risking assessment per year with a written review and recommendations		✓	✓
Full administrative services for your account	✓	✓	✓
One complimentary annual review meeting at your request (subsequent meetings will be charged at £500 which can be offset against the initial charges of implementing any subsequent advice)		✓	✓
Monthly newsletter	✓	✓	✓
Twice yearly review meeting if required			✓
An annual written review updating not only your investments but also your circumstances			✓
Complimentary inheritance tax calculation			✓
A no cost SIPP for clients with over £250,000 in pension assets (staggered discounts below this) where appropriate		✓	✓
Alexander Beard Managed Portfolio service Management *		✓	✓

# Our services and charges

## How we charge

The costs associated with our recommendations will be made clear to you (and agreed with you) before we commence that work. Currently, no VAT applies to our fees but if this changes in the future we will notify you. Where applicable we will issue an invoice to you that requires settlement within 14 days. Initial charges referred to in this brochure apply to all 3 service levels offered but ongoing charges apply only to the Premium and Optimum service.

At the outset, we will usually arrange a preliminary meeting for the purpose of establishing whether we are able to assist you with your needs and objectives. At this meeting we will also discuss how we can be paid for our services should we be instructed to proceed. There is usually no charge for this meeting and no obligation on either side.

Should you move to the implementation phase, our **initial** charges are as follows:

## Incremental initial charge menu

### Initial investment:

£0 to £100,000	3% of total investment
£100,001 to £250,000	2% of total investment
£250,001+	1% of total investment

### Some Examples:

Example A: Investment of £95,000  
£95,000 @ 3% **£2,850**

Example B: Investment of £150,000  
£ 100,000 @3% **£3,000**  
£ 50,000 @ 2% **£1,000**

**Total initial fee £4,000**

After the initial consultation, we will agree with you whether you would prefer for us to be paid via fees invoiced directly to you, or in some circumstances, you may pay for our services from your investment, pension or other financial product

## Our Ongoing charges are as follows:

### Premium

Annual service fee of  
0.5% of assets invested

### Optimum

Annual service fee of 0.75%  
of assets invested

\* Managed portfolio service carries a 0.25% per annum charge

### Example Fee comparisons:

For total assets invested of £50,000

### Premium

£20.83 p.m.  
£250.00 p.a.

### Optimum

£31.25 p.m.  
£375.00 p.a.

### Typical amount of adviser fees payable over a 10 year period

£2,500

£3,750

Please note fees will increase as your fund value increases and fees may be deducted from the investment or paid separately by initial payment or standing order.

Where you choose to invest a regular amount on a monthly basis, rather than by a lump sum (ask your adviser about the benefits of pound cost averaging) we will charge you the equivalent of 1 months contribution as a fee.

As an example if you invest £500 per month into a monthly paid Individual Savings Account our fee would be £500, payable £250 in month 1 and £250 in month 2.

**We accept direct payment by cheque or bank transfer. We do not accept cash, credit or debit cards.**

As part of the ongoing service to Premium or Optimum clients, (listed on the opposite page) we review your investments regularly.

We truly believe that regular reviews are essential to ensure your financial plans remain on course to achieve your goals and financial objectives. At the annual (Premium proposition) or twice yearly (Optimum proposition) review meeting we will contact you and perform the following checks:

- Changes to your current circumstances
- Review your current and future financial objectives
- Give you a summary of investment performance since your last review
- Review your attitude to and tolerance to risk
- Discuss any changes to your investment strategy and asset allocation
- Review all of your financial needs
- Review your Inheritance Tax position

## **Cancellation**

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt.

## **Mortgage advice**

We are able to offer a mortgage service from our resident mortgage Advisers who can research the market to find the best mortgage deal. We are paid by the mortgage provider for administering and sourcing the application. We will always disclose this fee to you.

A fee for our services may be necessary. This will always be discussed and disclosed in advance.

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# Our ongoing service commitment

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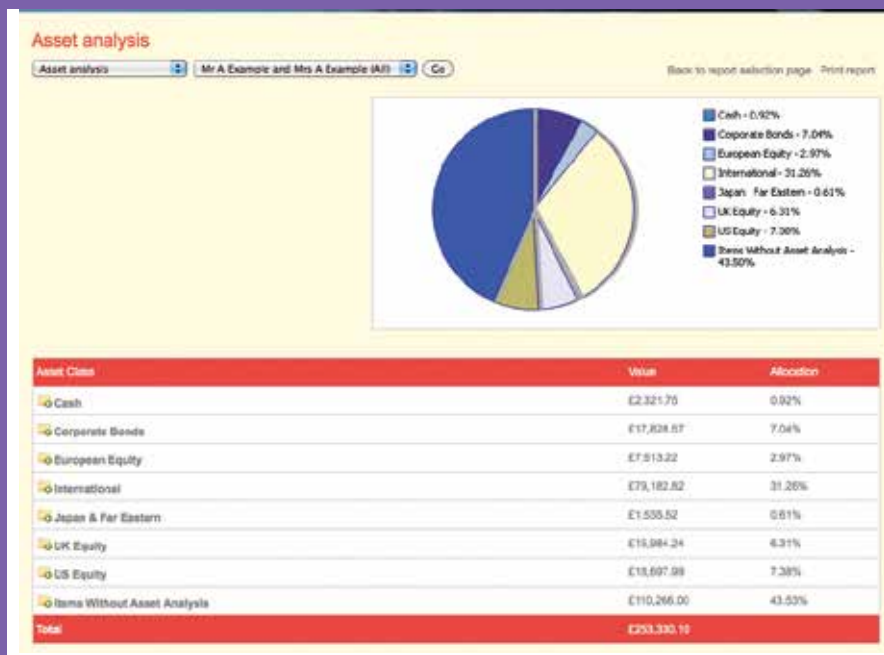
# Our online account services

Our 24/7 on-line valuation service offers you the opportunity to monitor:

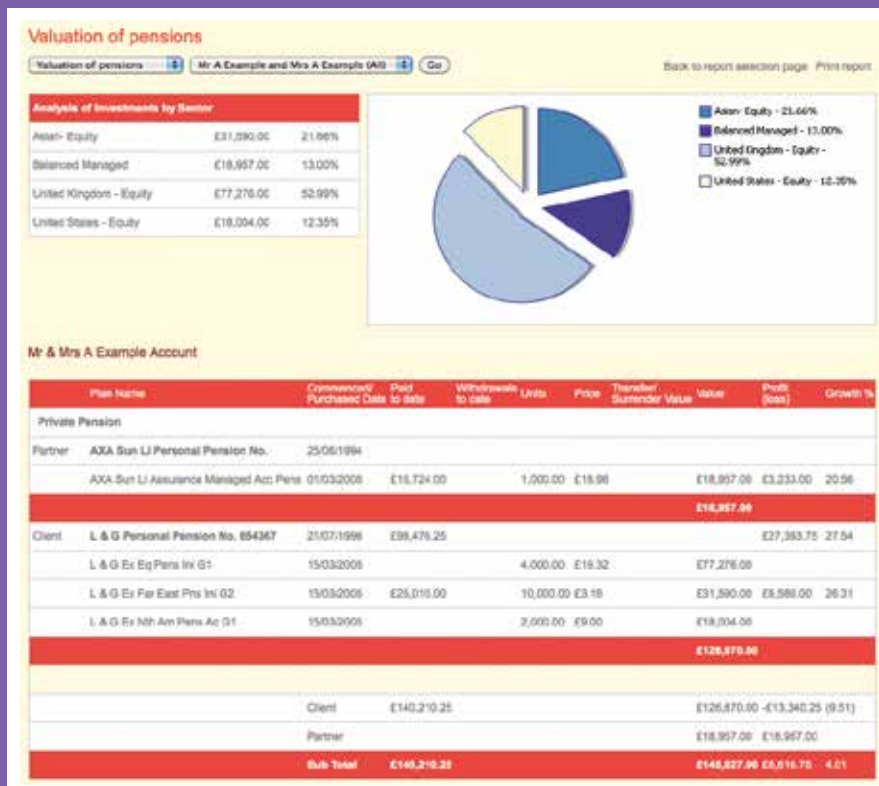
- Valuation of total portfolio
- Valuation of pensions
- Valuation of ISA's
- Valuation of bonds
- Non investment products
- Account summary
- Asset analysis

**Please note:** The value of investments may fall as well as rise and you may not get back the amount originally invested.

## Example of Asset Analysis



## Example of Pensions Valuation



## Contact Us

For more detailed information on the services we offer please visit our website [www.abg.net](http://www.abg.net)

Or Email: [info@abg.net](mailto:info@abg.net) or call **08446 780078** (local call cost)

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### **In the UK**

Alexander Beard Wealth LLP is an appointed representative of Alexander Beard Investment Management Limited, which is authorised and regulated by the Financial Conduct Authority No. 225566, registered in England No. 4216659.

### **In Australia**

Alexander Beard (Australia) Pty Ltd trading as Alexander Beard (Australia) is an Authorised Representative of Sentry Wealth Management Ltd ABN 77 103 642 888 AFS Licence 227748.

### **In The Netherlands**

Alexander Beard International Benefits B.V. is registered with the Dutch trade register under nr. 60817410. AFM license number 12043464 is permitted to conduct business in the UK under the EU Passporting Rules.

### **In New Zealand**

Alexander Beard (NZ) Limited is a registered Financial Services Provider governed by the NZ Financial Markets Authority and Financial Advisers Act 2010, and meets and exceeds the Code of Professional Conduct set out by that Authority.

### **In South Africa**

Alexander Beard Group (South Africa) Pty Ltd. is authorised by the South African Financial Services Board (FSB).

### **In the United States of America**

Alexander Beard (U.S.A.) LLC is a registered investment advisor, by the Financial Industry Regulatory Authority (FINRA).

**UK offices:** Bath, Chester (Head office), Leeds and London

**International offices:** Auckland, Den Bosch, Johannesburg, San Francisco and Sydney

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