



Key Service Agreement

This service is ideal for clients who have built or are building substantial wealth and who want the reassurance of pro-active and strategic management of their financial affairs, knowing that someone they trust will regularly review their portfolio and overall financial planning strategy.

They want an adviser who they can talk to, who will get to know them, their goals and objectives. They want that adviser to guide them prudently and wisely and support them in achieving their overall financial planning objectives. They want an adviser who will liaise with their other professional advisers (such as their accountant or solicitor) to ensure a co-ordinated approach.

Personal Service:

- You will have unlimited direct telephone and email access to your Adviser.
- You will have a dedicated telephone number for all administrative enquiries.
- Communication will be tailored to your specific requirements.
- A member of your Park Lane team will respond to phone calls and e-mails within 1-2 Business days.

Administration:

- We will aim to remove the administrative burden and complexity of dealing with your financial affairs.
- We will process all business on your behalf and act as your agent with third parties and ensure your files are secure and fully up to date.

Pro-active Tax Advice:

- We will ensure that your assets are arranged in a tax effective manner.
- We will advise you on how to utilise your various annual tax allowances.
- We are able to provide you with advice on minimising your Inheritance Tax liability.
- To assist with the completion of your tax return, we will, on request, provide you and/or your accountant with details of any policies that may have capital gains or losses; any income received from your investment portfolio, including dividend income; and any pension contributions made.
- We will communicate changes in the Budget which may affect you.

Retirement Planning:

We will work closely with you to manage your retirement income goals to try to ensure that you live the life you desire when you stop work.

We will review your pension portfolio on an ongoing basis in order to ensure that it complies with, and takes maximum advantage of, legislative changes.

Mortgage and Protection Advice:

- We will encourage you to review your mortgage on a regular basis by speaking to a specialist mortgage adviser (who we are happy to refer you to).
- We will review any protection arrangements to ensure that your changing needs are identified and met.

Portfolio Construction:

- We will conduct an in-depth assessment of both your current investment portfolio and risk tolerance to agree a suitable investment strategy.
- We will recommend a suitable asset allocation to meet your investment objectives taking into account your capacity for loss.
- Our asset and fund recommendations will be based on rigorous and robust investment processes and methodology.
- Where possible we will offer a rebalancing service for your investment portfolio to ensure that it remains in line with your agreed risk profile and investment strategy.
- We will monitor the performance of the investment solution, and make recommendations to change if we feel it is appropriate.



What would clients receive at their review meetings?

This is a scheduled meeting with your Park Lane Adviser to review progress over the year, discuss changes in your personal, business and financial situation and to clarify goals and strategies for the period ahead.

You will receive:

- A Statement of all policies and investments including a valuation.
- Updating of your financial circumstances to ensure all information is current and accurate.
- Your attention will be drawn to any gaps between your financial planning strategies and your aspirations so that we can agree an appropriate course of action.
- Intermediation support where we will act as your agent with third parties to implement any new plans or investments.*
- Annual review of your attitude to risk and capacity for loss along with recommendations for changes to your portfolio if appropriate.

After the meeting:

Following your review meeting you will receive a short written report from your Adviser summarising what was discussed, outlining any short falls or opportunities which you may wish to address and agreeing your action plan for the year ahead.

If your circumstances change in between scheduled reviews or if you have a question or something you wish to discuss please get in touch as soon as possible. Some opportunities are time sensitive and some changes in your circumstances may require adjustments to your individual financial plan.

Agreement of costs for Key Service:

Annual Adviser Fee: _____ of all assets held through our Agencies

Client Name: _____ Client Name: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Primary adviser: _____

Date Agreed: _____

Review Frequency: _____ Office use only

Please Note:

1. *Any new research, advice and the implementation of such advice, is provided at a separate cost in line with our Client Agreement you have previously signed.
2. Not all services will be available within the standard fees where legacy business is held outside of our WRAP solutions. Where a service will not be provided or where an additional fee may be payable we will notify you of this in writing.