

BLG Wealth Limited  
Terms of Business

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BLG Wealth is authorised and regulated by the Financial Conduct Authority



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## 1. Introduction

The purpose of this document is to provide you with an overview of BLG Wealth and to introduce you to our services and associated fees; so that we may agree a service proposition with you that best suits your personal needs and objectives.

We will discuss in detail our service propositions with you so that you fully understand what is offered and the benefits provided to you. Should you have any questions on any aspect of this document please do not hesitate to ask us.

As it sets out the detailed terms of a legal contract between us, please do not hesitate to contact us if anything is unclear.

**You will be asked to sign to confirm you have read and understood the contents of this agreement and to agree they accurately reflect the general services that you have instructed us to provide.**

## 2. Company Background

BLG Wealth provides independent financial advice to individuals who wish to create, enhance and protect their wealth. Our independence influences all aspects of our approach and the only alliance we have is to you. Our advice remains balanced and unbiased, combining broad based knowledge with specialist in house expertise.

As Independent Planners, we are not restricted in the products and advice that we provide to you, as we are able to access the “whole of the market” to provide relevant and flexible solutions to help you meet your needs and objectives.

Our aim is to plan for your long term financial security and our depth of experience means that our Independent Planners are able to provide help for individuals with differing circumstances, resources and requirements.

Our independent and impartial approach enables us to offer pragmatic advice and deliver decisive recommendations. For you, that means a saving of money and time, and the acquisition of a clear, well-structured strategy, aimed at achieving your short, medium and long term goals.

Whatever your situation, at BLG Wealth, we believe that the qualifications, skills and experience of our Independent Planners, together with our expertise, enable us to provide you with a solution you can trust.

## 3. Our Approach

We will take the time to talk freely with you about your needs, gaining insights, listening to your ideas, and most importantly, understanding your objectives. We believe these steps are crucial to the development of a strategy that matches your aspirations.

At BLG Wealth we bring a wide range of knowledge and skills to the challenges of safeguarding your wealth – combining expertise, knowledge of current legislation and understanding your needs and objectives with a track record of delivering a first-class service to our clients, as well as value for money.

We are committed to providing the highest standard of independent financial planning advice and service. Your interests are very important to us and for any financial planning advice or service we provide we will:

- Be open, honest and transparent in the way we deal with you
- Not place our interests above yours
- Communicate clearly, promptly and without jargon

Our aim is to build a long-term relationship with you so we can help you to achieve your lifetime goals and aspirations.

## 4. Our Products and Services

### **Investment**

Independent advice – we will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

### **Insurance**

We offer products from a range of insurers for: Accident & Sickness Insurance, Critical Illness Insurance, Income Protection Insurance, Mortgage Protection Assurance, Private Medical Insurance and Term Assurance.

We will advise and make a recommendation for you after we have assessed your needs for Accident & Sickness Insurance, Critical Illness Insurance, Income Protection Insurance, Mortgage Protection Assurance, Private Medical Insurance and Term Assurance.

We only offer products from a single provider (Paymentshield) for Buildings & Contents Insurance.

## Mortgages

We are independent mortgage advisers and we will recommend a first or second charge mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing, we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan as these may be more appropriate for you.

We will advise and make a recommendation for you on mortgages once we have assessed your needs.

We are committed to providing the highest possible levels of service and we will take the time to ensure you understand the services we provide and their associated costs. We want you to be able to make an informed decision about the services you wish us to provide. This empowerment forms part of our ethos and culture.

This ethos carries over into our recommendations, where we will provide you with the necessary information to enable you to make informed decisions as to the approach you take to achieve your short, medium and long term financial planning objectives.

## 5. Additional Services

We are able to offer general insurance contracts, such as buildings and contents insurance. We do not offer a whole of market service for this type of insurance. Instead, we offer insurance from a single provider, Paymentshield.

## 6. Our Regulator

We are authorised and regulated by the Financial Conduct Authority ('FCA'), 12 Endeavour Square, Stratford, London, E20 1JN. Our authorisation number is 561959.

Our permitted business activities are; advising on and arranging pensions, savings and investment products, regulated first and second charge mortgages and non-investment insurance contracts. You can check this on the FCA's Register by visiting the FCA's website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0800 111 6768.

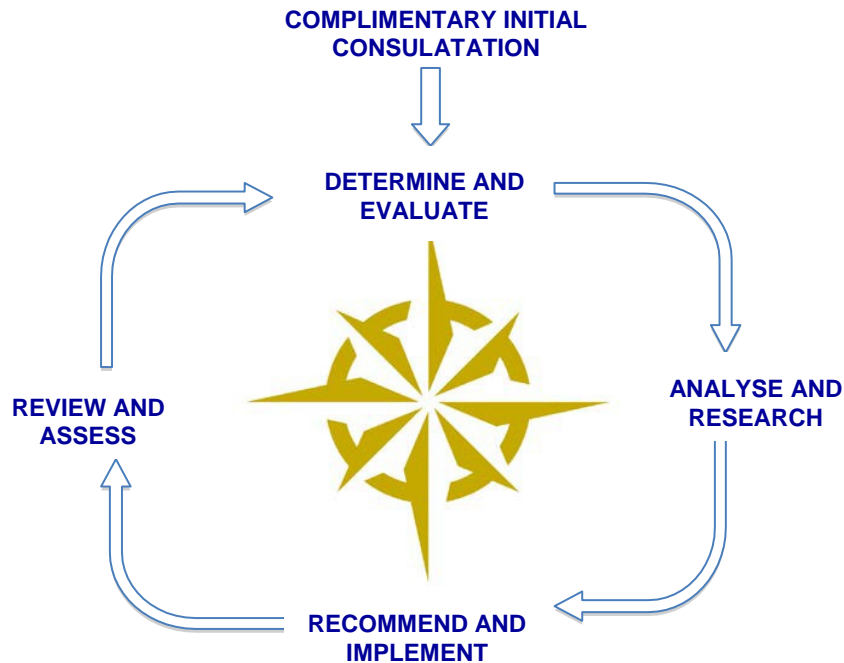
We will observe and act in accordance with the principles, rules and guidelines of the FCA. We accept instructions to act for you on this basis.

## 7. Treating Customers Fairly

We have embraced the Financial Conduct Authority's 'Treating Customers Fairly' principle and welcome any feedback you have on any element of our service that justifies comment, whether positive or negative. This will help us to ensure we are providing the services you require and improve upon any areas about which you may have a concern. Although we have a formal complaints procedure, we would rather that you are satisfied and raise any concerns prior to there being a problem.

## 8. Our Advice Process

We offer a simple easy to understand five step advice process:



### 8.1 Complimentary Consultation Meeting

- You will receive a complimentary consultation meeting to discuss your requirements
- This is an opportunity for you to find out more about BLG Wealth and for us to see how we can help you
- At the end of the consultation meeting if you are happy to proceed, we will agree with you how you wish to pay for our advice and we will discuss and agree our service proposition

### 8.2 Determine and Evaluate

- A more detailed discussion either immediately after the initial meeting or at a future meeting, which will allow us to tailor our advice specifically to your needs and objectives
- We will take the time to fully understand; your current circumstances; your knowledge and experience in investments and your attitude to investment risk
- You will be asked to sign an authority for us to service any existing policies or investments

### 8.3 Analyse and Research

- Your Planner will provide your details to our research and technical team, confirm your needs and objectives and outline their initial thoughts regarding your recommendation
- Our research and technical team will undertake a full analysis of your situation and requirements, taking into account every possible aspect of your financial and personal circumstances including; your tax position, what plans you currently hold and your future needs and objectives
- Your Planner may need to contact you again at this stage to clarify or expand on certain pieces of information
- We will fully research the whole of the market to identify solutions that are tailored to your specific needs and objectives
- We will not make any recommendation to you until this part of the process has been completed
- We will then prepare a recommendation report explaining the solutions and arrange the next meeting

### 8.4 Recommend and Implement

- Your Planner will review the recommendation report prepared by our research and technical team to confirm that the proposed solutions are suitable given their understanding of your needs and objectives
- Your Planner will meet with you and present our recommendations and any associated illustrations, key features documents and investment fund information

- You will have the opportunity to consider our recommendations and be encouraged to ask questions and discuss any of the details with your Planner
- You may decide to proceed with some or all of the recommendations proposed
- In rare cases, you may decide not to proceed at all. However, by working with you at every step of the process we hope this will not be the case
- If you do decide not to go ahead with the recommendation we will charge you either our minimum fee of £500 or the fee stated on a separate signed fee agreement.
- When you confirm your agreement to proceed with some or all of our recommendation(s), your Planner will assist you with the completion of the implementation paperwork
- We will arrange for the agreed recommendations to be implemented and keep you informed regarding the progress of your applications

## 8.5 Review and Assess

- Once the implementation stage is complete you will receive a confirmation letter along with any documents that you need to retain
- You will receive an on-going service based on the service proposition that we agreed was most suited to your personal needs and objectives
- Each year we will review your service proposition to ensure that it remains appropriate to your needs and objectives and where appropriate recommend that this be adjusted to suit any changes in your personal situation or requirements
- As part of the service proposition that we have agreed with you, your Planner will meet with you on a regular basis for a review meeting.

## 9. Payment of Initial Fees

During your complimentary initial meeting, we will outline the services we can offer you and explain the costs involved. Should you decide to proceed there is a cost for our services and you will be required to sign a copy of this Terms of Business.

Payment for our Services

The following information explains our charging structure and your payment options in general terms.

### 9.1 Investments

We will usually agree our fee with you during our initial meeting. Our fee is either based on a percentage of the amount that you invest, an agreed hourly rate fee or a fixed fee and is subject to a minimum fee of £500. We will then conduct our research, prepare and present to you our report detailing our recommendations, with our fee becoming due on presentation of this recommendation report.

You will be given the option of paying the fee yourself or having it deducted from the recommended product(s). Where you elect to pay your fee via deduction from the product(s), we will discuss with you the most appropriate and tax efficient way to do this.

### 9.2 Lump Sum Investments

For lump sum investments or transfers we charge an initial fee equivalent to 3% of the amount you invest. All our new business fees are subject to a minimum charge of £500. This fee becomes chargeable at the point when we provide you with a recommendation report.

#### Investment Fee Example

*An Investment Amount of £100,000*

*Fee due to BLG Wealth = £3,000 (£100,000 x 3%)*

### 9.3 Regular Contribution Investment

For regular contribution investments, we charge £250 where this work is being included as part of other work, subject to an overall minimum of £500.

### 9.4 An agreed Hourly Rate

Your fee can be calculated using an hourly rate and is based on the amount of time it takes to complete the work for you, subject to our minimum fee of £500. We will provide you with an estimate of how many hours we expect this to take and we



will not exceed this without checking with you first. This payment is paid directly by you (a fee agreement and a subsequent invoice will be provided for this payment), or from an existing plan where the provider is able to facilitate ad-hoc fees (you will be asked to sign an authority for this payment).

Our hourly rates are:

Qualified Financial Planner	£250
Qualified Research Technician	£125
Administrator	£ 80

Agreed Hourly Rate Example

	<i>Time Spent</i>	<i>Total Charge</i>
<i>Qualified Financial Planner</i>	<i>2 Hours</i>	<i>£ 500</i>
<i>Qualified Research Technician</i>	<i>4 Hours</i>	<i>£ 500</i>
<i>Administrator</i>	<i>2 Hours</i>	<i>£ 160</i>
		<u><i>£1,160</i></u>

9.5 An agreed Fixed Fee

Your fee can be calculated and agreed with you as a fixed fee. We will base this on an hourly rate and an estimate of the amount of time it takes to complete the work for you, subject to our minimum fee of £500. We guarantee that the fee being charged for the work will be fixed at the amount agreed at outset. This payment is paid directly by you (a fee agreement and a subsequent invoice will be provided for this payment), or from an existing plan where the provider is able to facilitate ad-hoc fees (you will be asked to sign an authority for this payment).

9.6 Mortgages

A standard fee of 0.25% of the mortgage amount is payable directly by you, subject to a minimum charge of £500. 50% is due on submission of the mortgage application and 50% is due on receipt of the mortgage offer.

The recommended lender may pay to us a procurement fee on completion of the mortgage. The amount of any procurement fee paid will be disclosed on your mortgage key facts illustration.

Mortgage Fee Example

*A Mortgage Amount of £250,000*

*Fee due to BLG Wealth = £625 (£250,000 x 0.25%)*

*£312.50 is due on application*

*£312.50 is due on receipt of a mortgage offer*

We may also charge you an additional fixed rate fee, depending upon the complexity of your requirements. This fee will be agreed with you in advance and you will need to sign a formal fee agreement before we undertake any work for you.

If we charge you a fee and your mortgage does not go ahead, you will receive:

- No refund if you decide not to proceed

9.7 Insurance

We do not usually charge you a direct fee for your insurance arrangements as this fee is usually paid by the recommended insurance provider. The fee amount being paid to us, will be disclosed to you when we present our written recommendation. We do have a minimum charge of £500 for each insurance recommendation, so if the expected fee is below this minimum charge, you will be required to pay the balance directly. Should we prepare insurance recommendations and you do not proceed you will be charged our minimum charge of £500 for each insurance recommendation.

In respect of any regular premium life policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are obliged to refund part of the fee that has been paid to us, we reserve the right to charge you a fee representing the amount we have to repay. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the insurance company.

9.8 Other Services

We do not usually charge you a direct fee for buildings and contents insurance as this fee is usually paid by the recommended general insurance provider. The fee amount being paid to us will be disclosed to you when we present your statement of demands and needs.

#### 9.9 Pension Transfers

Due to the complexity in relation to the analysis of Pension Transfers (not Occupational Schemes) we have set a minimum fee of £750.00 per scheme which is analysed. Should the advice once analysed be to make a recommendation to transfer the charge will be 3% of the transfer amount, subject to a minimum fee of £1,000.00. This is not in addition to the £750.00 per scheme analysed.

#### 9.10 Withdrawals

Should a withdrawal be required from your investments and BLG Wealth need to analyse and recommend the most tax efficient route for the monies to be withdrawn this is included within our Premier Wealth Service Agreement, however, will incur an administration fee of £75 for all other Service Levels. This will be invoiced to you separately.

#### 10. Service Proposition

Our aim is to build a long-term relationship with you so we can help you to achieve your lifetime goals and aspirations. Every client has different expectations regarding the ongoing service that they want to receive, in helping them achieve their short, medium and long term needs and objectives.

To assist you in defining the on-going service that you want to receive, we have established four service propositions:

- Premier Wealth Service
- Wealth Service Plus
- Wealth Service
- Wealth Builder Service
- Transactional Service

Full details as to the services and benefits of each of these service propositions are detailed overleaf:

10.1 Premier Wealth Service

BLG Wealth - Premier Wealth Service	
Proposition	Our Premier Wealth management service is designed for clients with substantial assets and complex financial affairs. Typically, we will develop a strong relationship with the client over the years, to help manage assets and meet long term goals, whilst still taking into account current lifestyle and needs.
Client Benefits	<ul style="list-style-type: none"> <li>• Our assurance that we are always looking after your financial best interests</li> <li>• Taking the complexity and time out of administering your financial life</li> <li>• Peace of mind – The knowledge that you dealing with a dedicated and trusted professional</li> <li>• Access to expertise and information</li> <li>• Clarity out of complexity – to be financially well organised</li> <li>• Quarterly reviews of your investments</li> <li>• Personal contact and a bespoke service</li> <li>• Access to a personalised client website</li> <li>• Invitations to BLG Wealth events</li> <li>• Regular Face to Face Access to your Planner at all times</li> <li>• Telephone and e-mail access to your Planner</li> <li>• Priority Response Service</li> <li>• Tax Planning</li> <li>• Personal access to BLG Wealth strategic partners</li> <li>• Regular receipt of information relating to investment markets</li> <li>• Regular receipt of information relating to investment markets, legislative and fiscal changes, new products and services, changes within BLG Wealth</li> </ul>
Core Services	<p>Quarterly Meetings</p> <p>Each quarter we will meet with you and you will have the opportunity to:</p> <ul style="list-style-type: none"> <li>• A complete financial strategy review</li> <li>• Financial health check</li> <li>• Investment update</li> <li>• A review of current financial strategies – look back at how things have gone since your last review and how your investments have performed against your expectations, needs and objectives</li> <li>• Discuss our recommended alterations to your investments</li> </ul> <p>Priority Response Service</p> <ul style="list-style-type: none"> <li>• Face to face access to your Planner at all times</li> <li>• Phone calls and emails returned within 24 hours (during standard business hours)</li> <li>• Written/e-mail response within 48 hours</li> <li>• Direct access to our Client Support Team</li> </ul> <p>Portfolio Review Service</p> <ul style="list-style-type: none"> <li>• 24-hour access to your portfolio via a personalised client website</li> <li>• A quarterly reassessment of your attitude to investment risk</li> <li>• A quarterly review of your investment portfolio</li> <li>• Portfolio valuations on request</li> <li>• Restructuring of your investment portfolio in accordance with your risk tolerance</li> </ul> <p>Portfolio Management Service</p> <ul style="list-style-type: none"> <li>• Rebalancing of asset allocation on a quarterly basis</li> <li>• Quarterly portfolio review report regarding the performance of your investments</li> </ul> <p>Professionals Service</p> <ul style="list-style-type: none"> <li>• Providing strategic updates to your Accountant and any other professional advisers</li> <li>• Supplying end of year taxation information as required</li> <li>• Recommending suitable professionals as needs arise</li> </ul>

	<p>Tax Planning Service</p> <ul style="list-style-type: none"><li>• In conjunction with your accountant and other taxation advisers as required</li><li>• Tax information for all investments under our control when requested</li><li>• Inheritance tax advice in liaison with other legal professionals as required</li></ul>
Annual Fee	A fee of 1% per annum subject to a minimum of £1,000, payable quarterly in arrears

10.2 Wealth Plus Service

BLG Wealth - Wealth Plus Service	
Proposition	Our Wealth Plus management service is designed for clients wishing to ensure that their financial affairs remain efficient.
Client Benefits	<ul style="list-style-type: none"> <li>• Our assurance that we are always looking after your financial best interests</li> <li>• Taking the complexity and time out of administering your financial life</li> <li>• Peace of mind – the knowledge that you are dealing with a dedicated and trusted professional</li> <li>• Access to expertise and information</li> <li>• Clarity out of complexity – to be financially well organised</li> <li>• Half yearly reviews of your investments</li> <li>• Access to a personalised client website</li> <li>• Face to Face Access to your Planner in between reviews</li> <li>• Telephone and e-mail access to your Planner</li> <li>• Tax Planning</li> <li>• Personal access to BLG Wealth strategic partners</li> <li>• Regular receipt of information relating to investment markets, legislative and fiscal changes, new products and services, changes within BLG Wealth</li> </ul>
Core Services	<p>Half-yearly Meetings</p> <p>Every six months we will meet with you and you will have the opportunity to:</p> <ul style="list-style-type: none"> <li>• A comprehensive financial health check</li> <li>• Investment update</li> <li>• A review of current financial strategies – look back at how things have gone since your last review and how your investments have performed against your expectations, needs and objectives</li> <li>• Discuss our recommended alterations to your investments</li> </ul> <p>Portfolio Review Service</p> <ul style="list-style-type: none"> <li>• 24-hour access to your portfolio via a personalised client website</li> <li>• A six-monthly reassessment of your attitude to investment risk</li> <li>• A six-monthly review of your investment portfolio</li> <li>• Restructuring of your investment portfolio in accordance with your tolerance to risk</li> </ul> <p>Portfolio Management Service</p> <ul style="list-style-type: none"> <li>• Rebalancing of asset allocation on a six-monthly basis</li> <li>• Six monthly portfolio review report regarding the performance of your investments</li> </ul> <p>Professionals Service</p> <ul style="list-style-type: none"> <li>• Providing strategic updates to your accountant and any other professional advisers</li> <li>• Supplying end of year taxation information as required</li> <li>• Recommending suitable professionals as needs arise</li> </ul> <p>Tax Planning Service</p> <ul style="list-style-type: none"> <li>• In conjunction with your accountant and other taxation advisers as required</li> <li>• Tax information for all investments under our control when requested</li> <li>• Inheritance tax advice in liaison with other legal professionals as required</li> </ul>
Annual Fee	A fee of 0.75% per annum subject to a minimum of £750, payable quarterly in arrears

### 10.3 Wealth Service

BLG Wealth - Wealth Service	
Proposition	Our Wealth Service is designed for clients wishing to review their financial affairs on an annual basis.
Client Benefits	<ul style="list-style-type: none"> <li>• Our assurance that we are always looking after your financial best interests</li> <li>• Taking the complexity and time out of administering your financial life</li> <li>• Peace of mind – the knowledge that you are dealing with a dedicated and trusted professional</li> <li>• Access to expertise and information</li> <li>• Clarity out of complexity – to be financially well organised</li> <li>• Annual reviews of your investments</li> <li>• Access to a personalised client website</li> <li>• Personal access to BLG Wealth strategic partners</li> <li>• Regular receipt of information relating to investment markets, legislative and fiscal changes, new products and services, changed within BLG Wealth</li> </ul>
Core Services	<p>Annual Meetings</p> <p>Every year we will meet with you and you will have the opportunity to:</p> <ul style="list-style-type: none"> <li>• A comprehensive financial health check</li> <li>• Investment update</li> <li>• A review of current financial strategies</li> <li>• Discuss our recommended alterations to your investments</li> </ul> <p>Portfolio Review Service</p> <ul style="list-style-type: none"> <li>• 24-hour access to your portfolio via a personalised client website</li> <li>• An annual reassessment of your attitude to investment risk</li> <li>• An annual review of your investment portfolio</li> <li>• Restructuring of your investment portfolio in accordance with your tolerance to risk</li> </ul> <p>Portfolio Management Service</p> <ul style="list-style-type: none"> <li>• Rebalancing of your asset allocation on a yearly basis</li> <li>• An annual portfolio review report regarding the performance of your investments</li> </ul>
Annual Fee	A fee of 0.5% per annum subject to a minimum of £500.00, payable quarterly in arrears

## 10.4 Wealth Builder Service

BLG Wealth - Wealth Builder Service	
Proposition	Our Wealth Builder Service is designed for clients who are building their wealth and want to receive an annual valuation of their investments.
Client Benefits	<ul style="list-style-type: none"> <li>• Peace of mind – the knowledge that you are dealing with a dedicated and trusted professional</li> <li>• A successful investment experience</li> <li>• Direct contact with your personal Independent Planner</li> </ul>
Core Services	Every year we will: <ul style="list-style-type: none"> <li>• Receive an annual valuation report</li> <li>• Be provided with the opportunity to have a financial health check</li> <li>• Discuss our recommended alterations to your investments</li> </ul>
Annual Fee	A fee of 0.5% per annum subject to a minimum of £250.00, payable quarterly in arrears

## 10.5 Transactional Service

Our transactional service is for individuals who do not require a proactive service proposition. This means that you do not receive regular on-going service and reviews. We will agree a fee with you, each time we provide a service to you.

### 11. Payment of Service Proposition Fees

Our service proposition fee is payable quarterly, in arrears. The fee is calculated using the value of your portfolio at each of the following quarter dates:

- 31<sup>st</sup> March
- 30<sup>th</sup> June
- 30<sup>th</sup> September
- 31<sup>st</sup> December

As our service proposition fees are calculated on a percentage basis, this means that an increase in the value of your investments, will increase the service fee paid to us. Similarly, a decrease in the value of your investments, will decrease the service fee paid to us.

If your service agreement begins mid quarter, your fee will be calculated from the date your agreement started until the end of the current quarter and based upon value of your portfolio at the first quarter end date.

#### 11.1 Payment Options

Your service proposition fees can be paid in the following ways:

- You can pay the fee directly to us. We will issue an invoice to you and you will make the payment directly to us, by debit card, credit card, cheque or bank transfer.
- You can pay the fee through the recommended product(s). The product provider will deduct the payment from the amount invested and make payment to us. We will not issue an invoice to you.
- You can pay the fee by a combination of a direct fee and through the recommended product(s). We will agree the amount of the fee that is to be paid through the product(s) and at the end of each quarter we will calculate the balance due and issue an invoice to you. Payment can be made by debit card, credit card, cheque or bank transfer.

#### Premier Wealth Service Example Fee

A Portfolio Value of £150,000

Annualised on-going service fee due to BLG Wealth = £1,500 (£150,000 x 1%)

#### Wealth Plus Service Example Fee

A Portfolio Value of £150,000

Annualised on-going service fee due to BLG Wealth = £1,125 (£150,000 x 0.75%)

#### Wealth Service Example Fee

A Portfolio Value of £150,000

Annualised on-going service fee due to BLG Wealth = £750 (£150,000 x 0.5%)

#### Wealth Builder Service Example Fee

A Portfolio Value of £50,000

Annualised on-going service fee due to BLG Wealth = £250 (£50,000 x 0.5%)

- Should you decide to cancel our agreement to provide on-going services you must provide written confirmation of your decision and we will cease your payments for these services within 7 business days and after collection of any accrued fees at the date of termination.

## 11.2 Older Contracts

Many older contracts or legacy products will continue to pay an ongoing fee to BLG Wealth, this will be factored into your annual recurring income that we receive.

Certain changes made to these products may result in this ongoing fee ceasing to be paid and at that point we will discuss with you the option of arranging for our service proposition fee to be paid directly by you, or from the contract directly by way of written instruction from you.

## 12. Supplementary Information

### 12.1 The Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007

In common with all financial businesses, we are required by the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007 to:

- Maintain identification procedures for clients and beneficial owners of clients
- Maintain records of identification evidence and the work undertaken for the client; and
- Report, in accordance with the relevant legislation and regulations

We have a duty under section 330 of the Proceeds of Crime Act 2002 to report to the National Crime Agency if we know, or have reasonable cause to suspect, that another person is involved in money laundering. Failure on our part to make a report where we have knowledge or reasonable grounds for suspicion would constitute a criminal offence. The offence of money laundering is defined by section 340(11) of the Proceeds of Crime Act 2002 and includes concealing, converting, using or possessing the benefit of any activity that constitutes a criminal offence in the UK. It also includes involvement in any arrangement that facilitates the acquisition, retention, use or control of such a benefit.

We are obliged by law to report any instances of money laundering to the National Crime Agency without your knowledge or consent. In consequence, the firm's directors or staff will not enter into any correspondence or discussions with you regarding such matters.

We are not required to undertake work for the sole purpose of identifying suspicions of money laundering. We shall fulfill our obligations under the Proceeds of Crime Act 2002 in accordance with the principles, rules and guidance published by the Financial Conduct Authority.



## 12.2 Best Execution

In executing or transmitting orders on your behalf to third parties, we will take all reasonable steps to ensure that we obtain the best possible result for you in terms of best execution. This will normally mean transactions are submitted to providers within 2 working days.

## 12.3 Cancellation rights – Changing your mind

You should only proceed with a transaction once you are happy with all elements involved with it. Please ensure you are aware of the details of the product and how it matches your objectives and your attitude to investment risk.

In most cases, you can exercise a right to cancel, by withdrawing from the contract recommended to you. In general terms, you will normally have a 30-day cancellation period for a life, pure protection or pension product and a 14-day cancellation period for all other products.

The start of the cancellation period will normally begin, for pure protection policies, when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you by the product provider.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it, which is caused by investment market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

If you wish to cancel a contract, please contact us immediately.

## 12.4 Client classification

Unless we notify you in writing to the contrary, we will be treating you as a “retail client”. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take a complaint to the Financial Ombudsman Service.

## 12.5 Communication

We will issue any written documentation, recommendations and any other communication to you in English (unless agreed otherwise). You agree that all written communication with us will be in English.

## 12.6 Conflict of interest

We will endeavour always to act in the best interests of our clients. However, circumstances can arise where we or one of our other clients may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients’ conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

## 12.7 Client Money

BLG Wealth is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

## 12.8 Data Protection

To enable us to discharge the services we have agreed and for other related purposes – including updating and enhancing client records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance – we may obtain, use, process and disclose personal data about you. We confirm that, when processing data on your behalf, we will comply with the relevant provisions of the Data Protection Act 1998 and the General Data Protection Regulation (GDPR – Regulation (EU) 2016/679).

In order to provide services to you we may be required to pass your personal data to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may contact you or pass your data to other companies associated with us to contact you (possibly by telephone) for marketing purposes – for example, with details of products, services or promotions we think you might be interest in.

If at any time you wish us – or any company associated with us – to cease obtaining, using, processing and disclosing personal

data about you (including contacting you for marketing purposes), please contact us:

...in writing Write to Data Protection Officer, New Broad Street House, 35 New Broad Street, London, EC2M 1NH  
...by phone Telephone Elaine Pollington on 0207 628 2089

Subject to certain exceptions, you are entitled to have access to your personal data held by us.

#### 12.9 Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All Policy Documents or Lenders' Offer Documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you. We will scan any significant documents and retain them on your client file.

#### 12.10 Non-Payment of Fees

In the event of late payment of fees, BLG Wealth reserves the right to charge you client interest in respect of any sum due under this agreement, at a rate of 3% per annum above the base rate of HSBC bank from the due date.

#### 12.11 Non-Readily Realisable Products

Under the terms of this agreement, we may, if appropriate advise you on investments which are not readily realisable. We will draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances, it may therefore not be possible to deal in the investment or obtain reliable information about its value.

#### 12.12 Non-Regulated Products

We may also on occasion, advise on other financial products which are not regulated by the FCA under the Financial Services and Markets Act 2000 (such as deposit accounts). The Financial Services Compensation Scheme does not apply to any of these products. Accordingly, you should carefully consider whether such investments are suitable for you in light of your personal circumstances and the financial resources available to you.

The Financial Services Compensation Scheme will protect your deposits up to the limit of £85,000 per person, per authorised bank or building society. It is important to note that if different banks are listed under the same authorisation the FSCS will only pay out once, up to the £85,000 limit.

#### 12.13 Risk Warnings

With the best will and intention, unfortunately not everything is within our control. The financial markets and world events are notable matters that can impact on the recommended approach to you achieving your objectives. It should be noted that products are very rarely guaranteed and therefore there is an inherent risk in all products. By "risk", we mean the possibility that a product will not achieve the stated objective.

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside of our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments or investment strategies we recommend will be confirmed to you in your recommendation report.

Although we will explain the risk of the product as part of our advice process (with the exception of execution only transactions) you should always ensure you have understood the risk associated with the product/service being provided. If you are unsure about the way the product or recommendations work, or require any further clarification please ensure that you raise this with your Planner.

#### 12.14 Termination of agreement

You or we may terminate our authority to act on your behalf at any time, without penalty, subject to a notice period of 7 days. Notice of this termination must be given in writing.

Termination is without prejudice to any transactions already initiated which will be completed according to these terms unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable.

## 12.15 When Things Go Wrong

If things go wrong, or you are unhappy with your recommendation or the service that we provide to you, we hope that you will initially discuss your concerns with your Planner, who will endeavour to address your concerns.

Alternatively, you can elect to make a complaint. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaint is available in request.

If you wish to register a complaint, please contact:

The Compliance Officer  
BLG Wealth Limited New  
Broad Street House  
35 New Broad Street  
London  
EC2M 1NH

Telephone: : 0207 628 2089  
E-Mail: : [clientservices@blgwealth.com](mailto:clientservices@blgwealth.com)

### Financial Ombudsman Service

If you cannot settle your complaint with us, you may be entitled to refer it the Financial Ombudsman Service at:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

or by contacting them on:

0800 023 4567

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ('FSCS'). If you make a valid claim against us in respect of the investments we arrange for you, and we are unable to meet our liabilities in full, you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Please note that the FSCS do not pay compensation where your investment simply does not perform as well as you hoped unless this is as a result of our negligence.

- **Investment.** Most types of investment business are covered up to a maximum limit of £50,000
- **Insurance.** Insurance advising and arranging is covered for 90% of the claim, without any upper limit.
- **Mortgages.** Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS website which is

<http://www.fscs.org.uk/what-we-cover/eligibility-rules/compensation-limits>

## 12.16 Client Responsibility

To allow us to provide you with the best possible service, it is important that you provide us with the information we request. Please do not withhold relevant information and let us know if we have misinterpreted anything you have told us. Any information, recommendations or advice that we provide to you will be based on the information you provide. Under the FCA rules, we are required to consider whether it is in your best interests for us to act for you if you refuse to provide the information necessary for us to provide you with suitable advice. We can decline to act for you if we believe that you have not provided adequate information. We may refuse to act on your instructions where we cannot verify these or where these are unclear or ambiguous. If this happens, we will contact you to try to clarify/confirm your instructions.

### 12.17 Amendment of terms

We can make reasonable and appropriate changes to these terms at any time while you are continuing to use our services:

- To reflect changes to relevant laws or regulation, new industry guidance or codes of practice or a decision of FOS; or
- To reflect improvements to our services that technological service or propositional enhancements have allowed us to make; or
- Where such change is not to your detriment, including to correct any errors or inaccuracies.

Changes made which are immaterial, not to your detriment and which we are not required to make you aware of under FCA rules will not require notification and may take effect immediately. If you object to such a change, please contact us.

### 12.18 Liability

Nothing in these terms detracts from or avoids our responsibility to provide you with suitable advice and service, nor from your right to complain to FOS. Subject to any of our duties or liabilities under the Financial Services and Markets Act and the other provisions of these terms, we shall only be liable to you for any loss or damage you may suffer as a direct result of any services which we provide to you to the extent that such loss or damage arises as a result of fraud, negligence or willful default by us. We will not be liable for any losses, damages, liabilities or claims incurred due to:

- The fall in value of any investments held by you;
- Any service related issues or delays caused by third parties which are beyond our control;
- The completeness or accuracy of the information prepared by a third party;
- The loss of any documentation (including without limitation share certificates or other documents of title) in the UK postal system;
- The alteration or loss of confidentiality of any emailed information or electronic message;
- Penalties, surcharges, interest or additional tax liabilities arising from the supply by you or others of incorrect or incomplete information, or from the failure by you or others to supply any appropriate information or from your failure to act on our advice or to respond promptly to communications from us or the tax authorities;
- The reliance on any information we provide by persons who are not UK resident or nominees for persons who are not UK resident;
- Reliance by any third party on our advice or work, unless we have consented in writing to it being passed to them;
- A failure of delay in implementing instructions as a result of our inability to verify the authenticity of the instruction or where we consider the instruction to be unclear or ambiguous.

Nothing in these terms will exclude or limit our liability:

- For death or personal injury caused by negligence;
- For fraud or misrepresentation as to a fundamental matter; or
- For any other liability which cannot be excluded or limited under FCA Rules or applicable laws.

### 13. BLG Wealth Declaration

This is our standard Terms of Business (V12 09/18) 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.

## Data Protection and Fee Agreement

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The purpose of this Data Protection and Fee Agreement is to confirm and formalise the services which BLG Wealth will provide to you and the fees for completing the work agreed, on your behalf.

### Data Protection declaration for Retail Clients

Your personal information is very important to us. We will endeavor to take all due care to protect this information. We would like to highlight certain points relating to your information that you should be aware of. Some services are provided to BLG Wealth Limited by third parties (such as processing business or obtaining compliance or regulatory advice), which warrant the disclosure of more than just your basic contact details. You agree that personal information held by BLG Wealth Ltd may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. by email and you agree that BLG Wealth Ltd, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Product Providers and Investment Management companies may administer policies and plans you have with them and provide other services, from locations in countries outside Europe (such as India and the USA) that do not always have the same standard of Data Protection laws as the UK. However, they are required to put controls in place to ensure that your information is adequately protected, and they undertake to be bound by the obligations under the Data Protection Act even when your personal information is processed outside Europe.

To enable us to provide the services we have agreed and for other related purposes – including updating and enhancing client records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance – we may obtain, use, process and disclose personal data about you.

#### CONSENT to hold, store and process your Personal Data

Information supplied may be stored on computer or paper records and may be used for Regulatory, record-keeping, contact and marketing purposes by BLG Wealth Ltd. Details may be passed to our Regulatory Authorities or Auditors for the purpose of compliance. **We will NOT pass on your data to third parties for any marketing purposes.**

Do you consent to this?

.....

Client Signature to confirm Date

Do you consent to this?

.....

Client Signature to confirm Date

#### CONSENT for BLG Wealth Ltd to contact you

BLG Wealth Ltd wish to gain your agreement, so we may contact you at any point in the future (including by telephone, email and post) for ongoing services and marketing purposes – for example, with valuations, details of products, services or promotions we think you might be interested in.

Do you consent to this?

.....

Client Signature to confirm Date

Do you consent to this?

.....

Client Signature to confirm Date

(NB. If a client does not wish for their data to be stored on computer records, we may be unable to act for them).

**WITHDRAWAL OF CONSENT** - if at any time you wish us – or any company associated with us – to cease obtaining, using, processing and disclosing personal data about you (including contacting you for marketing purposes), please contact us to withdraw your consent:

...in writing Write to Data Protection Officer, BLG Wealth Ltd, New Broad Street House, 35 New Broad Street, London, EC2M 1NH.

...by phone Telephone – Data Protection Officer on 0207 628 2089

Subject to certain exceptions, you are entitled to have access to your personal data held by us.

## Fee Agreement

Our initial and service proposition fees are:

Service Proposition	Initial Fee	Minimum Initial Fee	Annual Service Proposition Fee	Minimum Service Proposition Fee
Premier Wealth Service	3%	£500	1.00%	£1,000
Wealth Plus Service	3%	£500	0.75%	£ 750
Wealth Service	3%	£500	0.50%	£ 500
Wealth Builder Service	3%	£500	0.50%	£ 250
Transactional Service	3%	£500	Nil	Nil

### Fee Selection

Please select how you wish to meet the cost of your fees:

#### Initial Fee Selection

I/We confirm that I/we agree to BLG Wealth being remunerated on the basis selected below:

Investment	Please Tick
By deduction from the contract(s)	
By direct payment from me/us	
Paid by a combination of deduction from the contract(s) and by direct payment from me/us	

Mortgage	Please Tick
By payment from the lender	
By direct payment from me/us	
Paid by a combination of payment from the lender and by direct payment from me/us	

Insurance	Please Tick
By payment from the insurance provider	
By direct payment from me/us	
Paid by a combination of payment from the insurance provider and by direct payment from me/us	



Service Proposition Selection

I/We confirm that we require the service proposition selected below:

Service Proposition	Please Tick
Premier Wealth Service	
Wealth Plus Service	
Wealth Service	
Wealth Builder Service	
Transactional Only	

Service Proposition Fee Selection

I/We confirm that I/we agree to BLG Wealth being remunerated on the basis selected below:

	Please Tick
Paid by deduction from the contract(s) that I/we hold	
Paid directly by me/us on a quarterly basis	
Paid by a combination of deduction from the contract(s) that I/we hold and paid directly by me/us on a quarterly basis	

Your agreement and consent

I/We confirm that BLG Wealth have provided me/us with our Key Facts Disclosure Document “about our services and costs”. I/We confirm that I/we have read and understood the BLG Wealth Terms of Business and that I/we wish to proceed on the basis selected.

I/We understand that it is important that I/we retain our copy of these documents and if I/we have any questions I/we will contact BLG Wealth immediately.

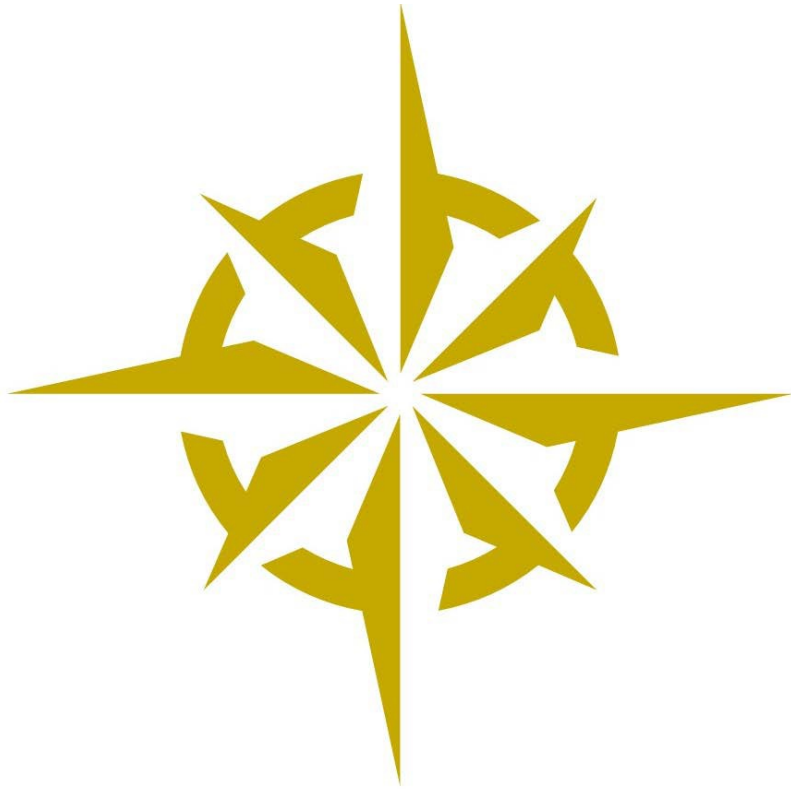
Client Signature:	
Client Name:	
Client Signature:	
Client Name:	
Date:	

(V12 09/18)



## Our Investment Service

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## Introducing our Investment Service

BLG Wealth in conjunction with specialist investment firm, FE Invest offer a suite of risk optimised model portfolios targeted at the complete range of investor risk profiles. Our investment approach leverages the efficiency of cutting edge technology with the oversight of experienced professionals to deliver an investment service that helps you keep as much of the gains in your pocket as possible.

Our portfolios are driven by our comprehensive ratings system, which independently rate a broad selection of top quality funds covering all asset classes and sectors.

We have a range of portfolio types designed to produce superior risk adjusted returns. Each portfolio is regularly reviewed and has strict targets that it must meet in regards to both performance and risk.

## Our Philosophy

Our model portfolio service looks to add value to your investments.

It is our belief that an actively managed investment strategy can bring real benefits to investors and can add significantly to the value of your investments. Excellent funds can deliver excellent returns and the right mix of strategies can deliver a portfolio with greater potential and less risk.

We believe that investment success is down to a multitude of factors and search for influences that can make a difference, from the structure of a fund, to the history of the fund manager through to the culture of the business they work for. It is also our goal to make sure this information is understood by the people who matter, you, the investor whose money is being entrusted to the fund management industry.

We strip away jargon and embrace transparency to ensure we communicate what is truly going on. Understanding is the foundation for confident decision making which we believe is the ultimate key to investment success, at every level.

## Our Investment Strategies

Our investment strategies are tailored to a specific asset allocation models, which is determined by the outcome of our discussions with you regarding your attitude to investment risk, your investment time horizon and your capacity for loss.

Our clients who have selected our Premier Wealth Service receive our Bespoke Investment Service.

Our clients who have selected our Wealth Plus Service or Wealth Service will be invested into one of our model investment portfolios.

## Our Bespoke Investment Strategy

Our bespoke investment service is ideally suited to our clients who want to be actively involved and consulted about their investments and to approve any changes to the investment funds within their portfolio. It also means that the investment funds selected can be more diversified across your entire investment portfolio.

Through our quarterly review meetings, we measure the performance of the individual investment funds and the current asset allocation structure for each investment that you hold and through consultation with you, make decisions about the actions needed in respect of the individual investment funds that you hold. We will then present to you a set of recommendations to approve before any action is taken. This process is followed at every review.

### Costs

The costs of the portfolio will depend on the structure and type of investments used. Active investment funds are generally more costly than passive investment funds. This is because under an active fund significant resources are required in order for the fund manager to identify the best investment opportunities. These could include but are not limited to a team of analysts, regional offices and additional trading costs. A passive fund is tracking an index and so does not require the same level of resource as an active fund and so has a lower cost.

### Who is this suitable for?

This service is generally suited to those who are knowledgeable and have an opinion about investing, meaning they want to be heavily involved in the investment process. They see investing more as a dialogue between multiple parties in which they are keen to take part. They should appreciate that this will require them to sign off on every investment decision and that this might not always incur at a convenient time. Markets can be unpredictable and for this reason it can be important to make investment decisions quickly and at short notice, failure to do so could prove costly.

## Our Model Portfolio Strategy

Our model investment portfolios invest in to carefully selected Unit Trusts and OEICS, which in turn are managed by specialist investment houses. We offer 30 portfolios which are managed on an active, hybrid (a combination of active and passive investment funds) or income generating basis.

Specialist investment firm, FE Invest are our appointed model investment portfolio manager and monitor each portfolio to check that your investments are performing as they should and are exposed to the correct levels of risk.

As our appointed model investment portfolio manager, FE Invest effectively act as a discretionary manager and have the authority to manage your investments without seeking your permission each time they want to make a change to the portfolio.

Our clients who have selected our Wealth Plus or Wealth Services, have usually done so because they do not want to be actively involved with the day to day management of their investments. Our model portfolio investment service provides the comfort of knowing that your investment funds within your recommended portfolio are continually monitored and not just at your annual or half-yearly review meeting with us.

Our model portfolio strategy includes active and hybrid portfolios.

## An Active Investment Strategy

These portfolios only include funds that are actively managed, in other words the manager of each investment is investing to try and outperform the market. This is achieved by the fund manager identifying what they see as market inefficiencies, where they believe that investments are undervalued by the market and that they can profit from this by buying cheap before the market corrects.

It also allows the fund manager to position the portfolio according to their view of the market. For instance, if the manager believes that markets are overvalued and likely to fall they can reposition the portfolio so that it is more defensive and will therefore protect investors money. Alternatively, if they believe markets are likely to rally they can invest more aggressively to profit from this. Or it may just be that the manager believes that a certain sector of the market offers poor prospects and therefore they avoid it entirely.

Not all active strategies are the same, the strategy followed by the fund will generally reflect the manager's view on the world. As an example, a manager may follow an income strategy as they believe that companies that pay large stable dividends offer the best opportunity to outperform.

There are many different strategies for investment, for instance: growth, value and cost averaging investing.

These different strategies are blended within each active portfolio and should allow the portfolio to perform in all market environments as there will always be one strategy that will benefit from the current market. In the same vein the extra diversification should provide greater protection in down markets.

### Costs

Active management is generally the costliest type of investment. Significant resources are required in order for the fund manager to identify the best investment opportunities. These could include but are not limited to a team of analysts, regional offices and additional trading costs. Because of this actively managed funds tend to be more expensive than their passive equivalents.

### Who is this suitable for?

These portfolios are suitable for investors who wish to give their portfolios the best possible chance of outperforming the market and are willing to pay extra for this. However, they will also be accepting of the fact that fund managers are fallible and that there could be periods of underperformance.

In addition, they must believe that the market is not efficient and that some companies will be overvalued, and some undervalued and that a skilled individual will be able to identify these.

## A Hybrid Investment Strategy

A hybrid strategy is, as the name suggests, a blend of both active and passive investment strategies into a cost targeted portfolio.

### What is a Passive Strategy?

A passive investment strategy only includes index tracking funds, in other words the manager, or often just a computer, is trying to replicate the performance of the benchmark as closely as possible. Theoretically therefore if done well the fund should produce exactly the same performance as the underlying index, the only difference being that the costs of investment will mean that it will lag slightly. Passive investors do therefore not expect to outperform the market under any circumstance.

### How a Hybrid Strategy Works

A hybrid strategy combines the advantages of both active and passive funds to offer the best of both worlds; some chance of outperformance where it most likely and significant cost savings in areas where active management adds the least value.

The advantages of active management are that not only can a fund manager use their stock selection skills to generate outperformance but they can reposition their portfolio into cash or other defensive investments in order to protect investors returns. Then when markets are booming they can switch their investments into something more aggressive in order to maximise returns. This approach can deliver better performance but comes at an additional cost as fund managers, analysts and other infrastructure required to beat the market all have to be paid for.

Passive funds are usually much cheaper as they are simpler to run and these efficiencies can be passed on to the investor.

Both these characteristics can be combined in a hybrid strategy.

### Costs

A hybrid portfolio is considered the middle option in terms of costs. Generally active funds are more expensive due to the increased costs of running the fund, this can include a large analyst team, regional offices and higher trading costs. In contrast passive investments generally cost less than a third of their active counterparts as costs are limited to the equipment and personnel needed to replicate an index.

### Who is this suitable for?

A hybrid strategy is suitable for investors who want some chance of outperformance while keeping costs to a reasonable level.

It is favoured by those who believe that both passive and active investments both have their merits under certain circumstances. They believe a passive investment strategy generally works well in very efficient markets where it makes sense not to pay the extra costs of active management which they believe will inevitably lead to underperformance. Some markets however are highly inefficient and an active approach in this portion of the portfolio could provide the potential for outperformance.

By combining these strategies they believe they maximise their portfolios performance potential by paying higher costs where there is opportunity and accepting the duller, cheaper more predictable option of passives where there is none. A hybrid investment style favours those who want to know exactly what they are going to be paying for their investments.



# Your Attitude to Investment Risk

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# Your Attitude to Investment Risk

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## PERSONAL DETAILS

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Client Name

Date of Birth [dd/mm/yyyy]

Email

## GUIDANCE

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Please answer the following questions which ask about your thoughts, attitudes and experiences when making financial investments and decisions. There are no right or wrong answers. They are to help us assess your attitude to risk in making investments.

- Don't spend too much time considering – your first response is probably best.
- Answer every question even if you feel it doesn't really apply to you.

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1. I would enjoy exploring investment opportunities for my money.

- I strongly agree with this statement
- I tend to agree with this statement
- In between - I agree and disagree equally with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

2. I would go for the best possible return even if there were risk involved.

- Always
- Usually
- Sometimes
- Rarely
- Never

3. How would you describe your typical attitude when making important financial decisions?

- Very adventurous
- Fairly adventurous
- Average
- Fairly cautious
- Very cautious

4. What amount of risk do you feel you have taken with your past financial decisions?

- VeryLarge
- Large
- Medium
- Small
- Very small

5. To reach my financial goal I prefer an investment which is safe and grows slowly but steadily, even if it means lower growth overall.

- I strongly agree with this statement
- I tend to agree with this statement
- In between - I agree and disagree equally with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

6. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this.

- I strongly agree with this statement
- I tend to agree with this statement
- In between - I agree and disagree equally with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

7. If you had money to invest, how much would you be willing to place in an investment with possible high returns but a similar chance of losing some of your money?

- All of it
- More than half
- Half
- Less than half
- Very little, if any

8. How do you think that a friend who knows you well would describe your attitude to taking financial risks?

- Daring
- Sometimes daring
- A thoughtful risk taker
- Careful
- Very cautious and risk averse

9. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel:

- Panicked and very uncomfortable
- Quite uneasy
- A little concerned
- Accepting of the possible highs and lows
- Excited by the potential for gain

10. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?

- A product with a low average annual return but almost no risk of loss of the initial investment
- A product with a higher average annual return but some risk of losing part of the initial investment
- A mixture of low average annual return but almost no risk of loss and high average annual return but some risk of loss

11. I would prefer small certain gains to large uncertain ones

- I strongly agree with this statement
- I tend to agree with this statement
- In between - I agree and disagree equally with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

12. When considering a major financial decision which statement BEST describes the way you think about the possible losses or the possible gains?

- I'm excited about the possible gains
- I'm optimistic about possible gains
- I think about both the possible gains and losses
- I am conscious of the possible losses
- I worry about the possible losses

13. I want my investment money to be safe even if it means lower returns

- I strongly agree with this statement
- I tend to agree with this statement
- In between - I agree and disagree equally with this statement
- I tend to disagree with this statement
- I strongly disagree with this statement

What is your investment term?

- Short (3-7 years)
- Medium (8-15 years)
- Long (15+ years)

Investment Service selected:

- Active
- Hybrid
- Bespoke

Please state your reasons for this selection:



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1. Will this investment need to cover your expenses in an emergency? If yes, how will you cope with this situation?

2. Will this investment provide for your current / future daily living expenses? If yes, what other sources of income do you have to meet your expenses?

3. Is this investment a significant proportion of your total wealth?

4. Do you have any major financial commitments that could mean you need to access this money earlier than you currently think?

5. Do you have any dependents who rely on you financially?

Signature

Date questionnaire completed

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px; text-align: right;" type="text" value="2"/>	<input style="width: 20px; height: 20px; text-align: right;" type="text" value="0"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

This Attitude to Risk questionnaire has been statistically tested and validated in for a broad range of UK investors who were engaged in an investment advice meeting conducted by a financial advisers. The statistical validity of an ATR questionnaire is dependent on the socio economic and demographic background of participants and the manner in which the questionnaire is administered. For this reason the results from questionnaire should not be regarded as the definitive answer but rather as an informed starting point for a discussion with a client on investment risk in the context of that client's objectives and the financial significance of the investment being made. The questionnaire is only suitable for use with an investor who is prepared to take a degree of investment risk and is not designed to identify those investors who are not prepared to take any investment risk.