CLIENT PROPOSITION

Gregory Adam
Financial Management Limited
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Our Client Proposition is divided into three main categories:

LEVEL ONE - Full Advice with ongoing Servicing and full access to our online client portal

LEVEL TWO - Advice with access to our online client portal and limited ongoing servicing

LEVEL THREE - Transactional Advice

Each of these categories has clearly defined terms of engagement and charges; we believe in ensuring that our clients fully understand what they are getting for their money and that any charges are totally transparent.

Each client will receive from us our standard Client Agreement and Key Facts about our Services and Costs documents. These should be read carefully and retained for future reference.

We would ask that you decide from the definitions in this document which level of service proposition you would like to engage in with us, and then tick the appropriate box and sign to confirm this is your requirement.

LEVEL ONE Proposition - Full Advice with ongoing Servicing

This Client Proposition will offer you the following:

- An initial free consultation meeting
- A fact finding meeting (this may be combined with the initial meeting)
- Identification of your personal objectives
- Recommendation of the most appropriate products and services to fulfil your objectives
- Presentation of the recommendation, including provision of relevant Key Facts documents
- Full written “Suitability Report”
- Issue of the relevant documentation to evidence your transactions
- Ongoing communication from us, relating to the performance of your investments or pensions
- Full access to our online client portal, which provides 24/7 access to your holdings* and the facility for you to update pertinent information with us online (eg. notifying us of a change of address or telephone number)
- Provision of an easily understood summary of all your investments and pensions
- Provision of a one page summary of your protection cover

We may also offer you (if appropriate to your personal situation):

- An analysis of your underlying investment holdings (“Xray” or “Analytics”)
- An analysis of your income and expenditure requirements both now and for your future

You can also contact us at any time, by letter, telephone or email, and we will answer your queries with no further charge being made. (Further product purchase or investment may result in initial charges, for the additional advice)

The cost to you of this Client Proposition is, the initial fee agreed by us, in line with our Services and Costs document plus an ongoing annual fee equivalent to 0.5% to 0.75% per annum of the value of your investments held with us.

LEVEL TWO Proposition - Advice with access to our online client portal and limited ongoing servicing

This Client Proposition will offer you the following:

- An initial free consultation meeting
- A fact finding meeting (this may be combined with the initial meeting)
- Identification of your personal objectives
- Recommendation of the most appropriate products and services to fulfil your objectives
- Presentation of the recommendation, including provision of relevant Key Facts documents
- Written “Suitability Report” relating to business transacted

- Issue of the relevant documentation to evidence your transactions
- Full access to our online client portal, which provides 24/7 access to your holdings* and the facility for you to update pertinent information with us online (eg. notifying us of a change of address or telephone number)
- You can also contact us at any time, by telephone or email, and we will answer your queries with no further charge being made regarding your existing policies or investments. (Further product purchase or investment, or queries about matters unrelated to your existing holdings may result in initial charges, for the additional advice)

Services not included within our Level Two proposition

These items are not included in this Client Proposition:

- Ongoing communication, unless you approach us as indicated above
- We will not review your investments or provide any summary of your holdings other than via the online client portal
- We will not recommend future fund switches or rebalancing unless you approach us

The **cost to you** of this Client Proposition is, the **initial fee agreed** by us, in line with our Services and Costs document plus an ongoing **annual fee** equivalent to **0.35% to 0.5% per annum** of the value of your investments held with us.

You can approach us at any time in the future for further advice, we will arrange this on a similar service level, and an appropriate initial remuneration (eg. fee and/or commission) may become due, as agreed with you prior to work being undertaken, if the advice is outside of the items included above, or is in respect of a new policy/investment.

*Some investments may not be available for real time valuation, due to limitations of provider software, a historic valuation may be viewed instead.

LEVEL THREE Proposition - Transactional Advice

This Client Proposition will offer you the following:

- An initial free consultation meeting
- A fact finding meeting (this may be combined with the initial meeting)
- Identification of your personal objectives
- Recommendation of the most appropriate products and services to fulfil your objectives
- Presentation of the recommendation, including provision of relevant Key Facts documents
- Written “Suitability Report” relating to business transacted
- Issue of the relevant documentation to evidence your transactions

Services not included within Transactional Advice

These items are not included in this Client Proposition:

- Ongoing communication, unless you approach us
- We will not review your investments or provide any summary of your holdings unless you approach us
- We will not recommend future fund switches or rebalancing unless you approach us

The **cost to you** of this Client Proposition is, the **initial fee agreed** by us, in line with our Services and Costs document. You can approach us at any time in the future for further advice, we will arrange this on a similar service level, ie. transactional. An appropriate remuneration (eg. fee and/or commission) will become due, as agreed with you prior to work being undertaken.

Client Proposition Required

Client name: ………………………………………………….. …………………………………………………..

I/We have read this document and wish to be accepted by Gregory Adam Financial Management Ltd as a client with the following Client Proposition basis (please tick as appropriate):

- *LEVEL ONE - Full Advice with ongoing Servicing* ☐
- *LEVEL TWO - Advice with limited ongoing Servicing* ☐
- *LEVEL THREE – Transactional only* ☐

Signed: ………………………………………………….. …………………………………………………..

Signed on behalf of Gregory Adam Financial Management

By: ………………………………………………….. …………………………………………………..