Our Initial Investment Service Proposition

Initial Consultation

- Initial meeting with one of our qualified financial planners.
- A chance to ask questions and understand our service.
- Opportunity for us to find out what help you require.
- Discuss the options available to you from our menu of services.
- Information about our charges.

Fees for this part of our service - at our expense

*Preparation of Financial Analysis and Plan

- Gathering of information about your existing financial arrangements.
- Full risk profile completed.
- Cash flow analysis completed if required (part of chargeable 'Life Plan' service).
- Analysis of your current holdings to see if they match your risk profile.
- Recommendation of an asset allocation model that matches your risk profile.
- Preparation of detailed report outlining our recommendations.
- Second meeting to explain and discuss your report in detail.

*Implementation

- Handling of all fund and policy administration on your behalf.
- Regular updates to keep you informed of progress.
- Ensure all your documents are issued in line with your expectations.
- Confirmation of all actions taken on your behalf in writing.

*Reviews

- A structured review of your circumstances and the suitability of the investments under management with ongoing recommendations and changes where required and appropriate to give you peace of mind.
- Regular updates and information regarding your holdings.
- A choice of differing levels of support depending on your needs.
- Ongoing support with correspondence and administration issues.

*Fees for these elements of our service – please see our Client Service & Ongoing Service Proposition documents. Fee levels depend on the service level chosen, simplicity and/or complexities of the advice required.

Our Ongoing Investment Service Proposition

SERVICE LEVEL	Rhodium	Platinum	Palladium	Transactional only
Annual statement of holdings	✓	✓	✓	✓
Access to our support team	✓	✓	✓	
Professional expertise and governance embedded into our investment processes	✓	✓	✓	
*Portfolio Rebalancing – Linked to recommended 'Investment Solutions,' carried out either tri annually, annually, six monthly or quarterly	✓	✓	✓	
Six Monthly Valuations	✓			
Annual Valuations		✓	✓	
On-going Expert Support	✓	✓	✓	
**Quarterly Investment Bulletins	✓	✓	✓	
On-going access to your adviser	✓	✓		
**Regular Newsletters	✓	✓		
Six Monthly Review Meetings (if required, annual meeting if not required) including:	✓			
Annual Review Meetings including:		✓		
Tri Annual Review Meetings including:			✓	
Review of Objectives	✓	✓	✓	
Review of Risk Profile	✓	✓	✓	
Review of Asset Allocation (if required)	✓	✓	✓	
Review of Tax Changes	✓	✓	✓	
Updates & Valuations	✓	✓	✓	
Comprehensive Financial Health Check:	✓			
****Detailed Tax Planning*	✓			
****Estate Planning*	✓			
Income / Expenditure Review and Forecasting	✓			
Liaison with accountant / solicitor (if required)	✓			
Cost based on the total value of your investments	**1.0%**	**1.0%**	**0.5%**	**£NIL**
Minimum Annual Cost	**£5,000**	**£1,000**	**£500**	**£NIL**

*Opes™ Financial's 'Investment Solutions' provides suitable investment options regardless of a client's preferences and drivers - be it cost, simplicity, pro-active management, a mixed approach or style. Where part/all of a portfolio is held via a Discretionary Managed Service i.e. a fund manager is appointed to manage funds/holdings on a day to day basis, fund switching or re balancing may take place on a more regular basis.

**Bulletins and newsletters are issued via email. Therefore it is essential that we are supplied with an email address to ensure you are able to receive such information.

***Tax Planning and Estate Planning are not regulated by the FCA.

So if you are really looking to take control of your financial planning path and require a professional investment support service, then Opes™ Independent Financial Advisers Ltd may be able to help.

For further information please feel free to contact us on the details provided or book a no obligation consultation online at www.opesifas.co.uk/bookameeting

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