

Service Proposition & Engagement

This agreement is made between: Evergreen Financial Solutions Ltd

And:

This agreement is supplementary to our Client Agreement and sets out the basis on which we charge for our services.

We recognise that all our clients have different financial needs and objectives and we will build a plan appropriate to the needs of each client.

In order to clarify the expectations of all parties and to provide transparency of charges we set out in this document the services available and associated costs. Please feel free to contact us if you wish to discuss any aspect of these terms.

Reviews – Ongoing Management Service

Your financial objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that your portfolio continues to meet your lifestyle and investment objectives. Our ongoing review and management service offers:

- Structured reviews to give you piece of mind
- Assessment of your current circumstances and any changes to your plans that are needed
- 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

We recognise that all clients do not have the same service requirements therefore even though we do provide a guideline by way of our bandings you are free to choose the level of service that best suits your needs. Our charges are guaranteed not to increase within the first 12 months of your contract with us. Should we need to increase our charges after this period, you will be given notice of this fact and the opportunity to decide whether to continue with the revised level of charges. It should be noted that it is not compulsory for you to sign up to one of our services and we do offer a transactional only service which is free of charge but does provide limited characteristics.

Our fees for our ongoing management service as well as the services we provide are set out in the table overleaf:

Where the value of your investments rises, then the fees for this service will increase, conversely, if the value of your investments falls, the cost of this service will decrease

SERVICE LEVEL	Level 1	Level 2	Level 3	Transactional only
BANDING	£100,001+	£50,001 to £100,00	£0 to £50,000	N/A
Annual statement of holdings	✓	✓	✓	✓
Access to our support team	✓	✓	✓	
Professional expertise and governance embedded into our investment processes	✓	✓	✓	
Quarterly Portfolio Rebalancing				
Six Monthly Portfolio Rebalancing				
Annual Portfolio Rebalancing			✓	
Quarterly Valuations	✓			
Six Monthly Valuations		✓		
Annual Valuations			✓	
On-going Expert Support	✓	✓	✓	
Quarterly Investment Bulletins				
On-going access to your adviser	✓	✓	✓	
Regular Newsletters	✓			
*Six Monthly Review Meetings including *:	✓			
Annual Review Meetings including:		✓		
*Review of Objective	✓	✓		
*Review of Risk Profile	✓	✓		
*Review of Asset Allocation (if required)	✓	✓		
*Review of Tax Changes	✓	✓		
*Updates & Valuations	✓	✓		
*Comprehensive Financial Health Check:	✓			
Detailed Tax Planning(by way of a referral)	✓			
Estate Planning(if required)	✓			
Income / Expenditure Review and Forecasting	✓			
Liaison with accountant / solicitor (if required)	✓			
Minimum Cost	£1000	£750	£150	£nil
Cost based on the total value of your investments	1%	0.75%	0.5%	£nil

I/We would like to subscribe to the following ongoing service option:
(please tick the appropriate box)

Transactional only Client Service Option

I/We understand that the fee for this service is Nil% of the value of the relevant investments each year, subject to a minimum of £Nil. Any review of existing arrangements to be charged separately based on an agreed fee for the service chosen at the time of the review.

Level 3 Client Service Option

I/We understand that the fee for this service is 0.5% of the value of the relevant investments each year. For Example if you investment is valued at £25000 at the time of the review the fee will be £125. As this is below our minimum then an extra £25.00 will be charged.

Level 2 Client Service Option

I/We understand that the fee for this service is 0.75% of the value of the relevant investments each year. For Example if you investment is valued at £75000 at the time of the review the fee will be £562.50. As this is below our minimum then an extra £187.50 will be charged.

Level 1 Client Service Option

I/We understand that the fee for this service is 1% of the value of the relevant investments each year. For Example if you investment is valued at £250000 at the time of the review the fee will be £2500.

Fee Agreed

I/We wish for the cost of the ongoing service to be paid by deduction from the policies we hold

I/We wish for the cost of the ongoing service to be charged directly to me on a monthly/yearly basis

Signed:

Print Name:

Date:

Signed:

Print Name:

Date:

Signed on behalf of our firm:

Print Name:

Date: