

# SIMON CROSS ASSOCIATES LTD

The Redland Financial Centre, 1d Chandos Road, Redland, Bristol BS6 6PG  
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## Service Proposition & Engagement

This agreement is made between **Simon Cross Associates Ltd**

And (Client Name): .....

Of (Address): .....

.....

.....

.....

All investments should be reviewed on a regular basis and this agreement sets out the terms on which we charge for our ongoing services to you. Should you decide to sign up for our ongoing services we will ask you to acknowledge your consent at the end of this agreement. You should then retain your copy of this with our 'client agreement' previously provided to you.

Below we set out the on-going services we provide and the associated cost to you. Please notify me if you wish to discuss any aspect of these terms.

SERVICES PROVIDED				
SERVICE LEVEL	Red Service	Blue Service	Green Service	Transactional Only
Financial Review Meetings to include:	Six Monthly	Annual	Annual*	
• Review of your needs and objectives	✓	✓	✓	
• Changes in your personal circumstances	✓	✓	✓	
• Your attitude to risk and capacity for loss	✓	✓	✓	
• Updates and valuations	✓	✓	✓	
• Impact of tax and legislative changes	✓	✓		
• Your will and personal estate	✓	✓		
• Review of the suitability of your investments	✓	✓		
• Provision of a personal recommendation	✓	✓		
• Comprehensive financial health check	✓			
Review of the underlying investment funds within your portfolio. This will ensure the funds are rebalanced in line with the agreed asset allocation. This will not take account of the suitability of the investment where conducted outside the above financial review.	Six monthly	Annually		
Ethical / SRI Investments (if required)	✓	✓	✓	



SERVICE LEVEL	Red Service	Blue Service	Green Service	Transactional Only
Income / expenditure review and cash flow forecasting (if requested)	✓			
Quarterly valuations (if requested)	✓			
Six monthly valuations	✓			
Annual valuations		✓	✓	✓ (from provider)
Professional expertise and governance embedded into our investment processes	✓	✓		
On-going access to your financial adviser to assist with any queries or guidance needed at your request	✓	✓		
Liaison, at your request, with any other professional adviser	✓	✓		
On-going administration support	✓	✓	✓	
Regular newsletters	✓	✓		
Confidential waste disposal (if requested)	✓	✓		
<b>Minimum fee per annum</b>	<b>£1,500 p.a.</b>	<b>£600 p.a.</b>	<b>£300 p.a.</b>	<b>nil</b>
<b>Fee based on the total value of your investments</b>	<b>0.80% p.a.</b>	<b>0.60% p.a.</b>	<b>0.50% p.a.</b>	<b>nil</b>

\*review for the Green Service Level are conducted remotely.

The examples below are to help you understand how our charges will be applied;

**Example 1;** if your investments are valued at £10,000 and you have selected the Blue Service Level the 0.60% charge of £60 would be below our minimum fee for this service level and we would charge the difference of £540 to you at the end of the annual period from when this agreed was dated. The total fee payable would be £600 per annum.

**Example 2;** if your investments are valued at £200,000 and you have selected the Red Service Level the 0.80% fee would be £1,600 and would be the total fee payable for that year.

**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. This is subject to the above minimum charges.**

You can choose to pay this fee directly or by deduction from the policy(ies) you hold. Should you wish to pay directly you can spread the payment over a 12 month period by standing order.

When you sign this ongoing service agreement it is deemed to commence immediately and payable (monthly / yearly) in arrears. You can choose to cancel this at any time by providing us with written confirmation of your decision. Payments would then cease within 7 business days or after collection of any due proportion of any period charges if later.

**DECLARATION – Adviser Copy**

I/We would like to subscribe to the following ongoing service option:

**Transactional Only**

I/We understand that the fee of this service is nil% of the value of the relevant investments each year, subject to a minimum of £nil

**Green Service Level**

I/We understand that the fee of this service is 0.50% of the value of the relevant investments each year, subject to a minimum of £300

**Blue Service Level**

I/We understand that the fee of this service is 0.60% of the value of the relevant investments each year, subject to a minimum of £600

**Red Service Level**

I/We understand that the fee of this service is 0.80% of the value of the relevant investments each year, subject to a minimum of £1,500

**Facilitation of Payments**

I/We wish for the cost of the ongoing service to be paid by deduction from the policy(ies) I/we hold

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

Signed: .....

Print Name: .....

**Date** .....

Signed: .....

Print Name: .....

**Date** .....

Signed on behalf of our firm: .....

Print Name: .....

Date: .....

**DECLARATION – Client Copy**

I/We would like to subscribe to the following ongoing service option:

**Transactional Only**

I/We understand that the fee of this service is nil% of the value of the relevant investments each year, subject to a minimum of £nil

**Green Service Level**

I/We understand that the fee of this service is 0.50% of the value of the relevant investments each year, subject to a minimum of £300

**Blue Service Level**

I/We understand that the fee of this service is 0.60% of the value of the relevant investments each year, subject to a minimum of £600

**Red Service Level**

I/We understand that the fee of this service is 0.80% of the value of the relevant investments each year, subject to a minimum of £1,500

**Facilitation of Payments**

I/We wish for the cost of the ongoing service to be paid by deduction from the policy(ies) I/we hold

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

Signed: .....

Print Name: .....

**Date** .....

Signed: .....

Print Name: .....

**Date** .....

Signed on behalf of our firm: .....

Print Name: .....

Date: .....