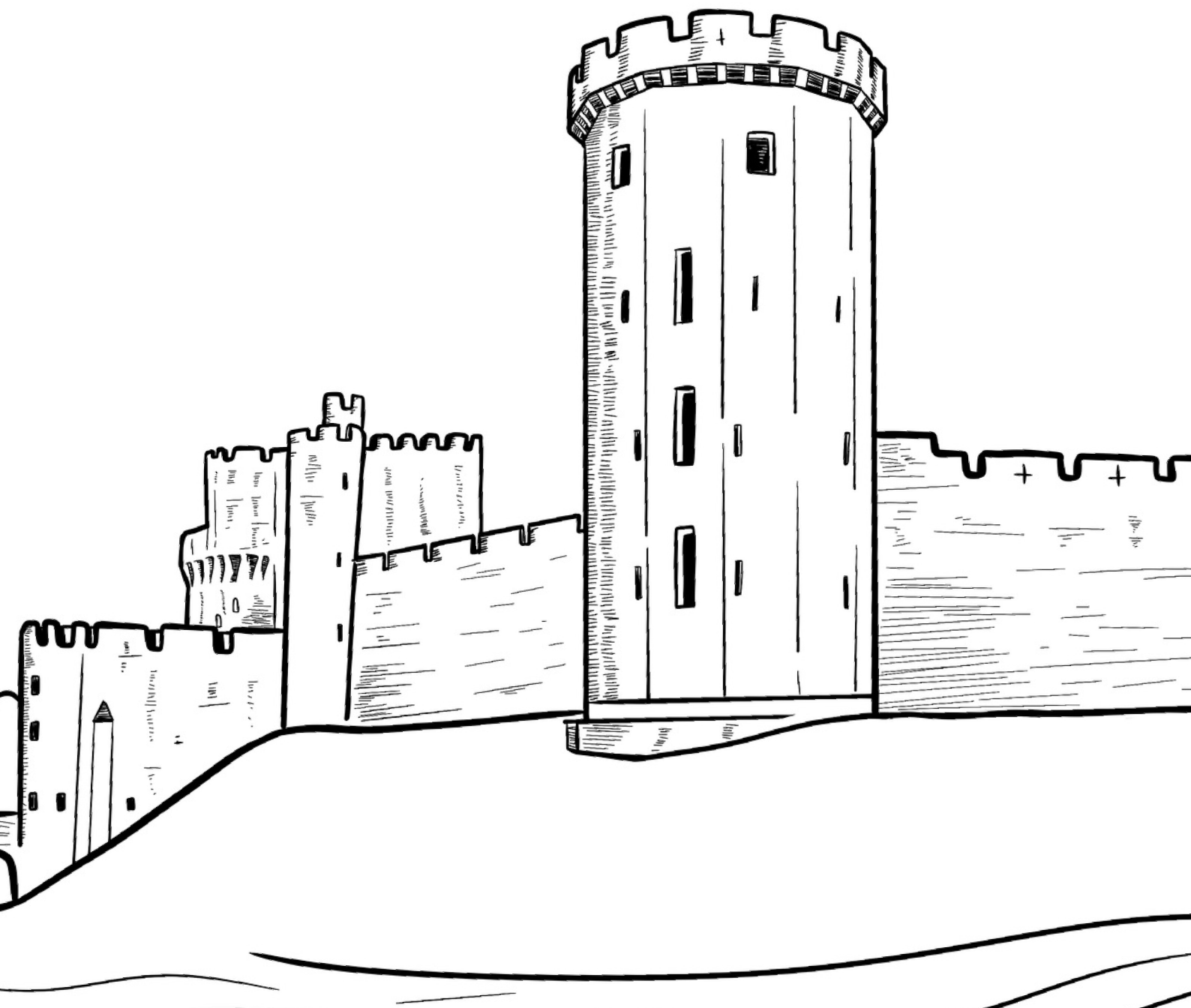




Davidson Pert Financial Associates Ltd.



Terms of Business

v.1. Jan 24



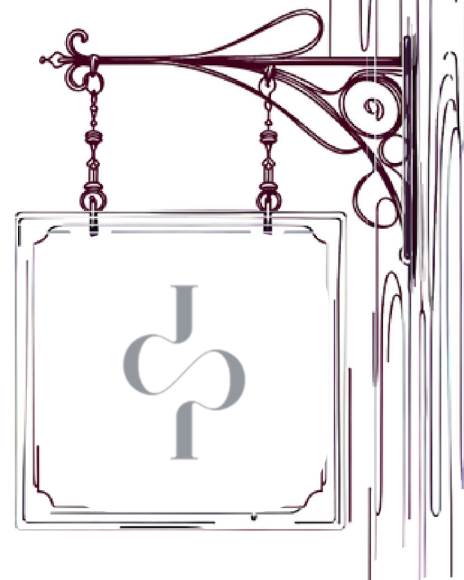
Introduction

Thank you for choosing Davidson Pert to manage your financial affairs. With over 30 years' experience in the financial services industry, we have encountered most situations and markets and can offer financial advice that stands the test of time. We believe that successful financial planning is a truly personal experience, so trust and experience are essential.

We aim to ensure that our clients have access to all the information and advice they need in order to undertake meaningful financial planning. We are able to support clients as they move through the different stages of their life and their circumstances and needs change over time.

Benefitting from a wealth of experience, we can offer clear advice in relation to a number of key areas:

- **Accumulation of Wealth** – Tax efficient investments, saving for retirement
- **At Retirement** – Planning for a sustainable income in retirement, consolidation of pension funds
- **Protection Planning** – Providing peace of mind, protecting your family and wealth against unexpected financial challenges or losses
- **Succession Planning** – Future proofing of wealth through sensible inheritance tax planning, ensuring that money is passed effectively to the next generation.



Appointed Representatives of MPA

Davidson Pert Financial Associates Limited is an appointed representative of another regional firm, MPA Financial Management. Through our relationship with MPA we benefit from the knowhow of a successful business based in Henley in Arden, sharing our core values and ethos and putting clients first.

MPA is a Chartered firm, well respected in the region. MPA is fully independent so we'll be able to search the whole of the market for your best options.

The purpose of this document is to communicate the level of service you will receive from Davidson Pert Financial Associates Limited and an outline of the fees we will charge you.

The Financial Planning Process

Our four-stage advice process is designed to ensure complete satisfaction. We also have an extensive and robust due diligence process in place for extra peace of mind.



Our process begins with “Understanding you” – an initial meeting which allows us to look at your goals, your means and your current attitude to risk. This is important, as we need to balance the things you want to achieve with what you are emotionally and financially able to risk. This meeting is without obligation and at no cost to you.

Following this meeting your adviser will discuss the next stages with you and agree the most suitable service proposition (as detailed in the next few pages) and agree the fees for our advice.

The next stage is “Planning”, where your adviser will undertake a full and detailed financial review meeting which will be a continuation of the initial meeting and will include the following:

- Understanding your situation by gathering information about your existing financial arrangements and full personal circumstances;
- Understanding of your investment knowledge, attitude and tolerance towards investment risk;
- Recommendation of a suitable investment portfolio and strategy which matches your investment risk profile and the subsequent assessment and suitability of any existing investments;
- Analysis and design of your investment strategy;
- Presentation of our recommendation.

Should you wish to proceed, our team will liaise with industry professionals to implement the agreed recommendation in a precise and timely manner, regularly keeping you up to date with the progress.

As part of our service proposition, we enter into an ongoing relationship with our clients, monitoring and reviewing the recommendation throughout the year. More information regarding our ongoing services can be found on [page 5](#).

Initial Business & Report Fees

Advice Type	Minimum Advice and Recommendation Fees
Drawdown and Cashflow Report	£500
General Investment Report	£350
Pension Investment Report	£500
Full Financial Planning Report	£1,500
Long Term Care Fees Report	£500
Other Ad-Hoc Business	Quote on Request

If you decide you do not want to proceed with the recommendations produced in the report through Davidson Pert Financial Associates Limited, the report fee will be invoiced to you. If you do continue and implement the recommendations through us, only the initial fees are payable subject to them meeting the minimum report fee listed above.

Implementing Advice

Should you instruct us to proceed with any of our recommendations we will act for you in the following ways:

- Facilitate all fund and contract administration on your behalf;
- Communicate regularly keeping you informed of progress;
- Provide all documentation in line with your expectations;
- Provide confirmation of the actions taken on your behalf in writing.

Implementing and arranging your plan, includes where appropriate:

- Handling of all fund and policy administration on your behalf
- Writing the Suitability Report
- Completing a Financial Advisers Declaration (DB Transfers)
- Liaising with providers where transfers are involved
- 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

Lump Sum Investments & Pensions

We offer a range of services to help you to meet your investment and retirement objectives. We provide Independent Advice, which means that products taken forward by you can be based on the following selection criteria:

1. We will determine which, if any, of the following types of investment or pension products are capable of meeting your needs, along with any associated 'tax wrappers' available (e.g. an ISA)

2. We then carefully evaluate various product providers in the financial market to make sure we offer you the most suitable option. We regularly review these providers based on factors like risks, costs, complexity, and how competitive they are.

Initial Fee of Lump Sum Investments

Our Implementation fee is based on a percentage of the amount of the money invested.

- Up to £100,000 @ 3.00%
- £100,001- £500,000 @ 2.00%
- £500,001-£1,000,000 @ 1.50%
- £1,000,001 + @ 1.00%



Example: For example, if you already have £300,000 invested with us and you contribute an additional £100,000, the initial fee will be **2%** (£300,000 current + £100,000 new = £400,000 total investable assets).

Regular Investments: The initial fee of implementing regular contributions is based on the annualised amount of the first year's contributions as per the bandings above.



Example: For example, if you already have £300,000 invested through us and the first year's regular contributions amount to £20,000, the initial fee will be **£400 (2% of £20,000)**.

Ongoing Services

Davidson Pert Ongoing Planning offers ongoing support and advice alongside a bespoke investment strategy and portfolio reviews with a qualified financial Adviser. Please note that our minimum fee for our Ongoing Service is **£500** per annum.

Davidson Pert Ongoing Planning				
Service	Portfolio Size	Ongoing Fee	Annual Review Meeting	Annual Desktop Review
Lite	Up to £100,000	0.85%	—	✓
Wealth	£100,001- £500,000	0.75%	✓	—
	£500,001- £1,000,000	0.65%		
Private	£1,000,001 +	0.50%	✓	✓

Please note that additional ad-hoc reviews may be subject to additional cost, and therefore if desired, please discuss with your Adviser. Ongoing fees may be deducted from your investments or paid directly by you.



Annual Review Meeting:

An offer of a Portfolio Review with your Adviser, taking place either at your home, at the Davidson Pert office or electronically.



Desktop Review:

A Portfolio Review sent to you alongside access to a qualified Adviser if you have any queries (online or at the Davidson Pert office).



Example: For example, if you have £300,000 invested with us, the ongoing advisory fee will be 0.75% as this falls within our Wealth Service, for clients with £100,001 to £500,000.

Alongside your Portfolio Reviews and designated Adviser, Davidson Pert Ongoing Planning also includes a wide range of services listed below.

Other Services Provided with Davidson Pert Ongoing Planning			
Service Provided	Lite	Wealth	Private
Bespoke Investment Strategy	✓	✓	✓
24-Hour Online Access to Valuations	✓	✓	✓
Investment Oversight and Research	✓	✓	✓
Product Oversight and Research	✓	✓	✓
Access to Specialist Advisers	✓	✓	✓
Secure Messaging and Document Storage	✓	✓	✓
Reminders of Tax Planning Dates	✓	✓	✓
Introductions to External Specialists (Wills, POA, etc.)	✓	✓	✓
Advanced Cashflow Planning	—	✓	✓

Fee Exceptions: If any of your portfolio meets any of the criteria below, the ongoing fee of these plans will be 0.5% regardless of service level:

- Direct with a discretionary fund
- AIM, VCT, EIS, SEIS, BR Investments
- Funds directly from a DB transfer



Family and Business Linking: We offer the ability to link your investments to those of your family members and business partners when calculating our ongoing fees. This allows us to view your combined assets together, which may qualify you for a lower fee rate based on reaching a higher asset band.

Other Services

Services	
Long Term Care Fees	See initial fees on page 3
Annuity	1.50%
Insurance Products	Please see below
Mortgage Service	£299-£499+ commission

Insurance Products: We are normally paid commission by the provider, and we will disclose how much commission we expect to receive. We do not charge you any other fee and recommend products based on a fair and personal analysis of the market.

Mortgage Service: We offer an extensive range of mortgage products (including Buy-to-Let) from across the market. We will assess your needs and then offer a recommendation, but our fee is not refunded if the mortgage does not ahead.



Corporate Services: For fee and service details about what we can provide to businesses, such as group workplace pensions, employee benefits, and business protection, please ask to see our 'Corporate Terms of Business' document.

Final Salary (DB) Transfer	
Pension Triage Service	£50
Abridged DB transfer Advice	£450
Full DB Transfer Advice (based on transfer value)*	2.50% for £350,00-£500,000 2.00% for £500,001- £1,000,000 1.5% for over £1m
Davidson Pert Ongoing Planning Advice	0.50%

***The Final Salary Transfers that we will offer advice upon are subject to a minimum transfer value of £350,000.**

Complaints, Compensation, & Client Money

We hope that the service we provide meets your expectation at all times, however should you wish to make a formal complaint, please write to our Head of Compliance at **MPA House, 98 High Street, Henley in Arden, B95 5BY**, detailing the nature of the grievance – you may be entitled to refer it to the Financial Ombudsman Service (FOS) – www.financial-ombudsman.org.uk.

You can opt out of our ongoing service at any time. Should you decide to cancel our agreement to provide ongoing services, you must provide written confirmation of your decision and we will cease your payments for these services within 28 days and after collection of any due proportion of any period charges. MPA also has the right to terminate the relationship at any time and the same 28 day notice period will apply.



Client Money: We do not hold client money or handle cash.

Further Information

Thank you for taking the time to read Davidson Pert's 'Terms of Business'. If you have any questions or if you want to discuss the contents of this document further, please do not hesitate to reach out to your Adviser or to the Davidson Pert office at **01926 498 808** or enquiries@davidsonpertfa.co.uk.

For more information about Davidson Pert Financial Associates, please visit our website on www.davidsonpertfa.co.uk or alternatively use your phone camera to scan the QR code below:



Davidson Pert Financial Associates (FCA 533521) are an appointed representative of MPA Financial Management Ltd. Registered in England & Wales Number 4111009. MPA Financial Management Ltd is authorised and regulated by the Financial Conduct Authority.

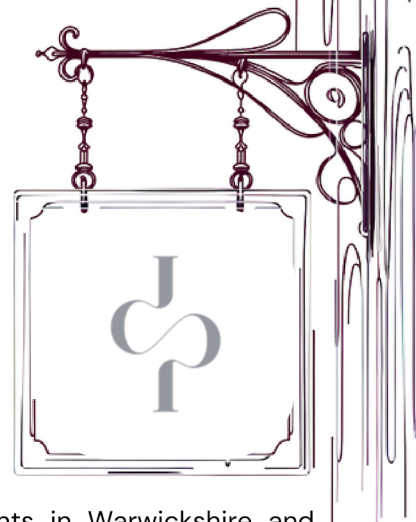
Financial Services Register No: 434931 | <http://www.fca.org.uk/register>

Our History

Davidson Pert was founded by Gerry Slora in Warwickshire in 2003, having previously spent many years as an adviser in London. Since this time the business has grown from strength to strength, almost exclusively through referrals from our existing clients.

We pride ourselves on establishing long-term relationships with our clients, both corporate and personal.

Having become an appointed representative of MPA Financial Management, and supported by an experienced administrative team, we continue to provide clients in Warwickshire and surrounding areas with sound financial advice and reliable service in an ever-changing landscape.



Thank you for choosing Davidson Pert Financial Associates , where your financial well-being is our dedicated commitment.

We are here to help

At Davidson Pert , we have been giving sound financial advice to companies, partnerships and individuals since 2003.

T: 01926 498 808

E: enquiries@davidsonpertfa.co.uk

W: www.davidsonpertfa.co.uk

Opening Hours

Monday – Friday: 9am to 5pm

Saturday & Sunday: Closed

Davidson Pert Financial Associates 8, Corunna Court, Corunna Rd,
Budbrooke Industrial Estate, Warwick CV34 5HQ

