

## GOLD SERVICE LEVEL

As a Gold Service client of Sandycross Wealth Management we will provide you with our top level of service with prioritised access to us.

- **Access to an adviser** – prioritised telephone, email and face- to- face access to an adviser.
- **Review meetings** – half yearly review meetings. This will include an overview of your financial planning, investments and pensions. It will focus on areas that require attention with the aim to keep you in line with your financial goals. Telephone reviews are also provided if preferred.
- **Investment management reviews** – every three months. This includes us assessing the holdings or funds which make up your investments or pensions and assessing whether changes are required to these holdings, for example if an individual fund is no longer suitable.
- **Asset allocation and risk reviews** – every three months. This entails us looking in detail at your investments and pensions and assessing whether they still adhere to your selected risk profile. For example if stockmarkets rose over a period of time, stocks and shares could make up too much of your investment or pension for your required level of risk. This process identifies this risk and aims to keep your investments in line with your chosen risk requirements.
- **Valuations and updates** – we will send you a bespoke report every three months, or on request, which includes details of your investments and pensions under our management and how they have performed.
- No investment switch administration charge for changes required to your investments.
- **Newsletters** – we will send you our monthly e-newsletters.

### THE COST FOR OUR GOLD SERVICE IS:

A fee of 1% per annum based on the value of your investments or pensions under our management. For further information on costs and further details please refer to our client agreement.

## SILVER SERVICE LEVEL

We will provide you with the following level of service with regular reviews and investment:

- **Access to an adviser** – telephone, email and face- to- face access to an adviser.
- **Review meetings** – yearly. This will include an overview of your financial planning, investments and pensions. It will focus on areas that require attention with the aim to keep you in line with your financial goals. Telephone reviews are also provided if preferred.
- **Investment management reviews** – every six months. This includes us assessing the holdings or funds which make up your investments or pensions and assessing whether changes are required to these holdings, for example if an individual fund is no longer suitable.
- **Asset allocation and risk reviews** – every six months. This entails us looking in detail at your investments and pensions and assessing whether they still adhere to your selected risk profile. For example if stockmarkets rose over a period of time, stocks and shares could make up too much of your investment or pension for your required level of risk. This process identifies this risk and aims to keep your investments in line with your chosen risk requirements.
- **Valuations and updates** – we will send you a bespoke report every six months, or on request which includes details of your investments and pensions under our management and how they have performed.
- No investment switch administration charge for changes required to your investments.
- **Newsletters** – we will send you our monthly e-newsletters.

### THE COST FOR OUR SILVER SERVICE IS:

A fee of 0.75% per annum based on the value of your investments or pensions under our management. For further information on costs and further details please refer to our client agreement.

## BRONZE SERVICE LEVEL

We will provide you with the following level of service with regular reviews and investment management.

- **Access to an adviser** – telephone, email and face- to- face access to an adviser
- **Review meetings** – every two years. This will include an overview of your financial planning, investments and pensions. It will focus on areas that require attention with the aim to keep you in line with your financial goals. Telephone reviews are also provided if preferred.
- **Investment management reviews** - every two years. This includes us assessing the holdings or funds which make up your investments or pensions and assessing whether changes are required to these holdings, for example if an individual fund is no longer suitable.
- **Asset Allocation and risk reviews** – every two years. This entails us looking in detail at your investments and pensions and assessing whether they still adhere to your selected risk profile. For example if stockmarkets rose over a period of time, stocks and shares could make up too much of your investment or pension for your required level of risk. This process identifies this risk and aims to keep your investments in line with your chosen risk requirements.
- **Valuations and updates** – we will send you a bespoke report every year which includes details of your investments and pensions under our management and how they have performed.
- **Newsletters** – we will send you our monthly e-newsletters.

### THE COST FOR OUR BRONZE SERVICE IS:

A fee of 0.50% per annum based on the value of your investments or pensions under our management. For further information on costs and further details please refer to our client agreement.