

WHITE KNIGHT GROUP SERVICE PROPOSITION

Consultation to agree level of service –Free of Charge

<u>Complete Financial Advice</u>	<u>Focused Financial Advice</u>	<u>Mortgage & Protection Advice</u>
<ul style="list-style-type: none"> • Initial Meeting. • Comprehensive Fact Find including Income/Expenditure, Risk Analysis & Existing personal & financial arrangements. • Identify immediate and long term needs. Prioritise needs. • Produce Report detailing needs and relevant advice/recommendations. • Implement Agreed Solutions 	<ul style="list-style-type: none"> • Initial Meeting. • Fact Find in relation to requirements and Risk Profiling. • Analysis of Options and Solutions available. • Supply relevant Illustrations. • Produce Client Report detailing relevant advice & recommendations. • Implement Agreed Required Solution. 	<ul style="list-style-type: none"> • Initial Meeting. • Assessment of requirements. • Provision of Quotes/Illustrations. • Explanation of technical terminology. • Provision of relevant advice and recommendations. • Implementation of Full Service to Completion.

Ongoing Financial Advice

- Annual Review of Existing Arrangements, including necessary meetings.
- Review Risk Profile.
- Update of Advice & Recommendations in view of changes in requirements or Legislation.

Service and Adviser Charges WKG

Our fee structure allows for an hourly rate or fixed-costs dependent upon:

The amount and complexity of the work, the fund value and the level of service required.

All WKG services are provided subject to our standard Adviser Charge Fee Agreement and Terms of Business. Please see our “Key Facts about our Services and Costs” for payment details”.

Some Example Fixed Costs

- **Annuity** - Up to a maximum of 2.5% of purchase price, as agreed (subject to a minimum fee of £300).
- **Investment** - Up to a maximum of 3% of the value of each Investment, as agreed. i.e. £50,000 invested would be £1,500 fee.
- **Lump Sum & Pension Transfer** - Up to a maximum of 3% of the amount invested or transferred, as agreed. i.e. £50,000 invested would be £1,500 fee.
- **Pensions on monthly Premium** - Up to a maximum of 6 months premium (subject to a minimum fee of £300).
- **Mortgages** - Minimum fee £500.
- **Fund Review & Switching** (including Risk Assessment) - £375
- **Complete Financial Advice Service** - £2,500