



SERVICE LEVEL OPTIONS

PUTTING YOU IN CONTROL OF YOUR FUTURE

Ideal Financial Solutions is a trading style of Ideal Financial Solutions Limited which is Authorised & Regulated by the Financial Conduct Authority. Financial Services Register Number: 622803. Registered in England and Wales Number: 08894895 Contact 01202 916488 info@idealfinancialsolutions.co.uk

Our Charges Explained...

At Ideal Financial Solutions we have five options available to our clients, depending on what level of service you require, will depend in which bracket you will fall. Your adviser can help you understand this in more depth.

Option 1. **Starter** – This is for new investors wishing to start their financial journey and who hold assets under £20,000.

Option 2. **Growth** – This is one of our more popular categories, this is for those seeking growth with a minimum investment period of over 5 years.

Option 3. **Growth Premier** – This is for clients who would require the **Growth** option but are looking for a higher level of servicing, typically with assets over £250,000.

Option 4. **Income** – For those wishing to take an income within the next 5 years.

Options 5. **Transactional** – This is for those who require initial advice and implementation but no ongoing advice. Where ongoing advice then becomes required down the line, this can be charged on a one-off basis or if it becomes more regular it can be moved onto our **Growth** option if required.

All advice options will be discussed in the initial meeting with your adviser, depending on your individual circumstances and preferences we will help you choose the best outcome for you.

What will I pay?

Starter Package

Initial fee of £250.00 fixed fee.

Growth or Income Package

Initial fee 2.00% based on the total value of the investment, subject to a minimum of £1,000. This includes one existing plan assessment and recommendation. Maximum initial fee is £6,250.

Ongoing fees

0.75% per annum, subject to a minimum of £600.00.

Growth Premier Package

Initial fee 2.00% based on the total value of the investment (usually £250,000 minimum), this includes one existing plan assessment and recommendation. In circumstances where this doesn't meet our minimum investment but still requires the premier level of service then the minimum fee requirement would be £1,500.

If you have any other pension or investment pots over and above the one included in the initial service for either of our growth packages, we would be happy to assess these and make further recommendations subject to our additional product fees priced below.

Personal Pension Transfer - £250.00 per plan.

ISA Transfer - £250.00 per plan.

Ongoing fees

0.5% per annum, subject to a minimum of £900.00.

Transactional Package

Initial fee 3.00% on the total value of the investment. This includes one existing plan assessment and recommendation. Minimum initial fee £1,000.

No ongoing fee payable.

*Providers may charge their own fees this will be disclosed to you in meetings with your adviser.

What Happens Next And What Do I Get?

Initial Fee Will Provide...

Our initial fee covers an initial meeting with our Investment Adviser. During this meeting we will identify your individual needs and requirements and discuss the costs and service options available to you. Once agreed and instructed we will gather financial information to provide us with an overall financial picture of your circumstances.

We will then assess your attitude to risk capacity, this will help us understand your level of investment knowledge as well as learning what appetite you have for financial risk. This is an important part of our service, if we feel your objectives don't meet your appetite to risk we can discuss this and help give you a better understanding of your financial ambitions, we are all human and at IFS we really want you to fully understand what you want and what we say.

Next up, we will make our recommendation based on all the information and discussions with you. Once you confirm you are happy with this, we will implement this by completing all the paperwork and reaching out to the providers as necessary and keeping you informed throughout.

Ongoing Fee/Service

If you have chosen one of our packages where there is an ongoing charge then clearly your financial future is very important to you and to us too, so we will keep this under review. We will provide you with an annual review and assessment to ensure your investment is headed where you intended it to. We will happily make changes for you should your personal circumstances change. We will send you our quarterly newsletter to ensure you are kept up to date with any economic changes that could affect you and your finances as well as top-tips and information. Nothing is too much trouble, our ongoing service really gives us the chance to make life-long client relationships that we are sincerely grateful for.

We hope you find our charges and service guide handy, we very much look forward to assisting you with your long-term financial aspirations and building a lasting relationship.

If you need any more information or help then please get in touch using our contact form on our website or alternatively send us an email info@idealfinancialsolutions.co.uk

Team IFS