

Basic

Appendix 3

The Basic service is suitable for clients who do not wish to receive active management for their investments, but who are using the firm for initial advice and to implement initial recommendations. Should you wish to receive further advice at a later date then you can, of course, contact the firm to arrange a review. Depending on your circumstances and requirements, a fee may be payable for this review.

Under the 'Transaction Service' proposition you will receive the following service:

- Initial Advice and recommendation
- Assessment of attitude to risk and appropriate recommendation
- Liaison with all product providers
- Record keeping and core administration
- Access to your adviser during working hours via email and telephone

For this service the following charges will apply:

Amount of Investment/Pension (£)	Annual Service Charge (%)*
0 – 200,000	0.50
200,000 +	Foundation or Horizon will apply

The above levels to be assessed at annual anniversary from inception. * Minimum of £50 will apply

Should you choose to pay the fee direct to St Edmundsbury Financial Services Ltd, the fee becomes payable on implementation of the agreed financial strategy and an invoice will be sent to you**.

Please note that where any protection business such as life assurance, critical illness and permanent health insurance is recommended then the firm will be paid commission by the product provider selected. You will be advised prior to signing any application form how much we will receive.

By prior agreement St Edmundsbury Financial Services Ltd reserves the right to charge for administration, time and advice where work is requested that may not be covered by a pre-agreed service standard level.

Should you wish to receive the Basic Service then please sign below and indicate how you would like to pay the fees:

Type of advice received	Drawn from Fund	Biannual invoice
Investment advice		
Pension advice		

Transaction Menu

Product	Adviser Commission	Charge
Mortgage	<i>Refer to attached document</i>	
Personal Pension and Stakeholder	3%	Minimum £300
SIPP and Drawdown incl. Phased	3%	Minimum £800
ISA and Unit Trust (incl. all Collectives)	3%	Minimum £300
Investment Bond (onshore and offshore)	3%	Minimum £300
Protection Contracts	Refer to individual Key Features	
Annuity	Refer to individual Key Features	Minimum £500

We will inform you in advance if VAT is applicable to your fee.

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Client: Date:

Client: Date:

Adviser: Date:

Please read this schedule in association with the relevant "Service" schedule you have selected. Your adviser will be happy to discuss which service proposition may be of most benefit and relevance to you.

** If the fee is not received on the due date, we reserve the right to charge interest in respect of any unpaid sum at the rate of 2% per annum above the rate of Barclays Bank plc.