

The Foundation service is suitable for clients who require access to market leading funds matched to their risk profile. Investments are chosen from a pre-selected range of funds, identified by OBSR, a leading independent research business specialising in high-quality retail investment analysis.

This document should be read in association with the Terms of Business issued to you.

Under the 'Foundation Service' proposition you will receive the following services:

- Initial Advice and recommendation
- An annual review meeting with your adviser
- Liaison with relevant product providers
- One valuation per annum / risk rebalancing and a switch charge up to 1% (some product providers may levy an additional administration charge)
- Construction of a portfolio linked to your individual attitude to risk, and drawn from funds recommended by leading research analysis, OBSR
- 0.25% discount from initial charge (see Transaction Menu) on additional policy and investment transactions

Amount of Investment/Pension (£)	Annual Service Charge (%)*
0 – 500,000	0.70
500,000 – 1 million +	Horizon will apply

The above levels to be assessed at annual anniversary from inception. \* Minimum of £300 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 Foundation 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		

When the agreed fee is drawn from the fund I give permission for the Nominee to sell shares/units from the funds listed above (or the largest fund by value on the account where the holdings in the nominated fund are insufficient), where the amount of ongoing fee agreed between me and St Edmundsbury Financial Services Ltd exceeds the amount of ongoing commission that would normally have been paid.

# Transaction Menu

Product	Adviser Fee	Charge
Mortgage	<i>Refer to attached document</i>	
Personal Pension and Stakeholder	3% (regular premiums refer to individual Key Features)	Minimum £500
SIPP and Drawdown incl. Phased	Up to 5% (subject to complexity and nature of transaction)	Minimum £800
ISA and Unit Trust (incl. all Collectives)	3%	Minimum £300
Investment Bond (onshore and offshore)	Up to 5% (subject to complexity and nature of transaction)	Minimum £500
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.

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.

I have considered the Basic, Foundation and Horizon levels of service and wish to participate at the Foundation level.

Client: ..... Date: .....

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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.