

Under the ‘Horizon’ proposition you will benefit from receiving the following service. (This document should be read in association with the Terms of Business issued to you) :

- Full Financial Review at an initial client meeting and construction of a bespoke portfolio
- Liaison with all product providers and professional partners where appropriate
- Bi-annual newsletter including Budget summary each year
- Two comprehensive valuations per annum
- Switch and portfolio review at no charge (some product providers may levy an administration charge)
- One annual review meeting with an adviser to assess the ongoing suitability of your portfolio and rebalance according with your attitude to risk and circumstances
- 0.5% discount from initial charge (see Transaction Menu) on additional policy and regular investment transactions
- A charge of 1% pa applies, but is discounted according to the following scale:

Amount of Investment/Pension (£)	Annual Service Charge Rebate (%)
25,000 – 100,000	0
100,000 – 200,000	0.05
200,000 – 300,000	0.10
300,000 – 400,000	0.15
400,000 – 500,000	0.20
500,000 – 600,000	0.25
600,000 – 700,000	0.30
700,000 – 800,000	0.35
800,000 – 900,000	0.40
900,000 – 1 million	0.45
1 million +	0.50

The above levels to be assessed at annual anniversary from inception. * Minimum of £750 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 ‘Horizon’ 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.

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

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.