

What Support & Service Can I Expect To Receive?

*We have two levels of ongoing service: our fees are 0.75% per annum (plus VAT) of the value of assets under advice subject to a minimum fee of £3000 (plus VAT) for the full service and £1000 (plus VAT) for investment service.***

Listed in this table are the differences between the two service levels and what we commit to including	FULL SERVICE	INVESTMENT SERVICE
<i>All back office administration and work completed by support team, including telephone calls, letters, database amendments and file organisation</i>	✓	✓
<i>Annual investment market commentary, provided by the relevant investment managers to your portfolio</i>	✓	✓
<i>Annual summary valuations showing the amended value of your portfolio</i>	✓	✓
<i>Reassurance that your affairs are being looked after professionally</i>	✓	✓
<i>Annual meeting with your financial planner to review your position and to discuss action needed</i>	✓	✓
<i>Ongoing management of income and capital gains tax allowances. Advice on how best to reduce tax and the action that is needed</i>	✓	✓
<i>*Six monthly portfolio valuations</i>	✓	✓
<i>*Annual report of income and capital gains for tax purposes We will normally send this to your accountant or tax adviser</i>	✓	✓
<i>*Regular investment market bulletins and commentary to keep you up to date with what is happening in the world of investments</i>	✓	✓
<i>*Proactive management of all investments by your own portfolio fund manager in a bespoke portfolio matched to your personal profile</i>	✓	✓
<i>*A private client file to organise documentation, and assistance with document management on an ongoing basis</i>	✓	✓
<i>*Online daily access to your portfolio through the Critchleys website</i>	✓	✓
<i>*Where the value of assets under management exceeds £200,000 an annual meeting with your portfolio fund manager</i>	✓	✓
<i>*Meetings and regular contact with your financial planner as frequently as is necessary</i>	✓	
<i>*Proactive management of all personal financial planning affairs including cash flow modelling and "what if?" scenario planning and re-assessment of progress toward your goals</i>	✓	
<i>*Dialogue/meetings with other professional advisers (solicitor/accountant/investment manager) as necessary (note: this covers only our fees, not those of the other professional advisers)</i>	✓	
<i>*Access to nil commission insurance contracts, and resulting enhancement to product terms</i>	✓	
<i>*No future invoices and no time costs for any work undertaken by our department (except creation of an initial financial plan)</i>	✓	
<i>* End of tax year meeting to collate all information needed to compile a tax return. Liaison with your tax advisers in order to have your tax return filed</i>	✓	
<i>* Invitations to select events</i>	✓	

* Note: These services apply where assets are held in the Critchleys MasterAccount

** We would increase our minimum fee annually in line with inflation