

# Parkgate:

## Our Commitment to You

### Overview

At Parkgate we have built our reputation around the central ethos that we provide a high quality service to all of our clients and that we can provide a full range of financial planning services tailored specifically to meet our clients individual needs.

We appreciate that professional financial planning is a very personal matter. No two people have the same identical circumstances, ambitions and needs. What's more, needs often change over time and everyone's financial situation is different. For this reason we have designed three different levels of service.

### Parkgate Foundation Service

Our Foundation Service is best suited to those clients who have a need for our clear and professional financial advice and wish to be kept up to date with any new products that may impact upon their financial arrangements. They may not feel the need for the detailed review process offered by the Parkgate Wealth Management Service or the Parkgate Bespoke Service. Reassuringly, our Foundation Service still includes the following benefits:-

- Full initial access to our Independent Financial Planning team
- Telephone and e-mail access to your adviser team
- Regular newsletter, either via post or e-mail
- Ongoing access for you and your family to our mortgage and protection services

### Parkgate Wealth Management Service

The Parkgate Wealth Management Service offers all of the benefits of the Foundation Service but with additional benefit of 6 monthly valuations and an annual review with your adviser. This is our most popular service as most people appreciate the need to regularly review their financial planning to ensure that it is kept "on-track" allowing any changes in personal circumstances to be catered for. The Wealth Management Service offers the following additional benefits over the Foundation Service:-

- Full ongoing access to your dedicated support team and personal contact point
- Quarterly monitoring of your plans by our in-house Investment Committee
- Online access to your plans allowing real time valuations at a time to suit you
- Full face to face annual review with your adviser to ensure your financial plan is still meeting your original requirements
- In depth six monthly valuation of all your financial plans
- We will regularly revisit your attitude to risk relative to your plans and provide an overview of current market conditions, thinking and strategies

## Parkgate Bespoke Service

A number of our clients have more complex financial arrangements and requirements, and their needs cannot easily be met within a standard package of services. For these clients we have developed our Bespoke Service which builds upon the Foundation and Wealth Management services, but are tailored precisely to their own individual requirements, this can include specialist work such as complicated trust work, Inheritance Tax Planning or assessing the suitability of deferred pensions.

## Summary

	Foundation Service	Wealth Management Service	Bespoke Service
Full administration support	✓	✓	✓
Telephone and e-mail service	✓	✓	✓
Access to a fully qualified adviser	✓	✓	✓
Access to Financial Planning Service	Initially	✓	✓
Regular Newsletter	✓	✓	✓
Access to mortgage and protection services for your family	✓	✓	✓
Valuation	Annually	6 Monthly	Quarterly
Review meeting	None	Annually	6 Monthly
Access to complex Financial Planning Service	None	None	✓
Financial goal setting and monitoring	None	Annually	6 monthly

Typical initial charge (of assets advised upon)	3%	3%	3%
Annual charge	0.5%	0.75%	Typically 1%
Charge for client fund alterations	0.5%	0.5%	0.5%

## Client Declaration

I/We can confirm that, following a comprehensive discussion with my/our adviser, during which I/we took time to consider the three Parkgate services on offer, I/we require the following service level. My/Our service requirement will be reviewed on an annual basis.

Client 1

Client 2

Service Level Required:

Parkgate Foundation



Parkgate Wealth Management



Parkgate Bespoke Service



Client Name:



Client Signature:



Date: