



Service level options.

WITH YOU EVERY STEP OF THE WAY



Strategic Solutions

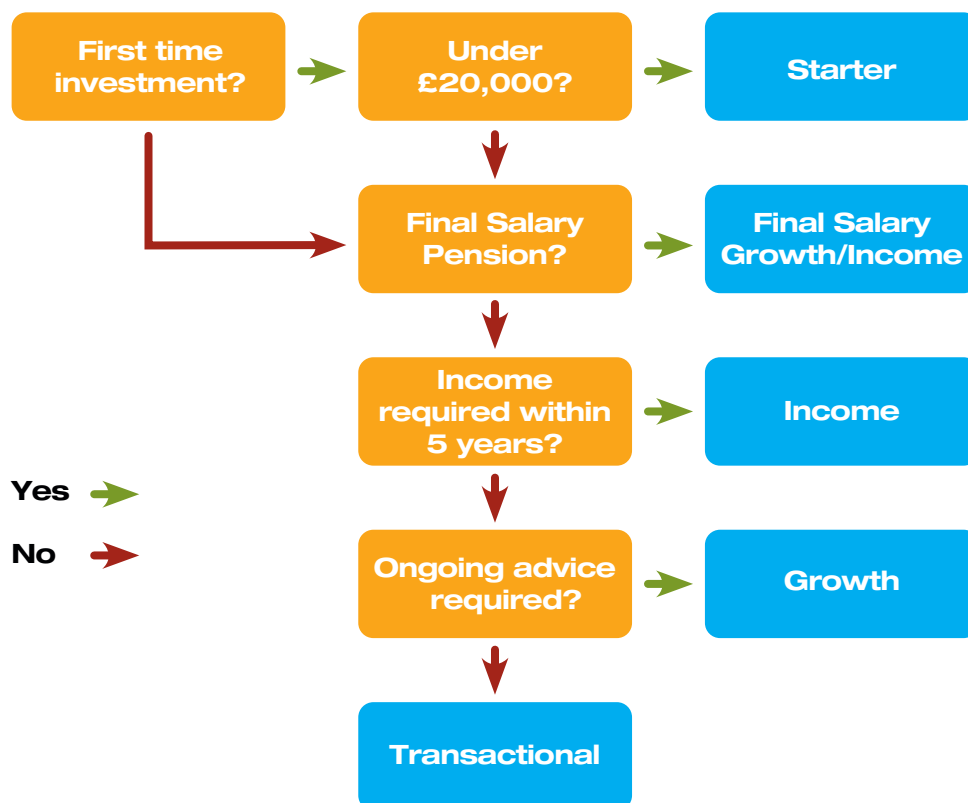
What we do and how we charge

Client Categorisation

At Strategic Solutions we have seven types of client categorisation. Your client categorisation will determine your initial and ongoing level of service and charges.

- 1. Starter** – Investors starting their financial journey with assets under £20,000.
- 2. Growth** – Investors seeking growth with an investment time horizon of over 5 years.
- 3. Income** – Investors seeking income within 5 years.
- 4. Final Salary Growth/Income** – Investors with a Final Salary pension requiring advice from a pension transfer specialist.
- 5. Transactional** – Investors requiring initial advice and product implementation but no ongoing advice.
- 6. Specialist** – Complex product implementation on a transactional basis.
- 7. Bespoke** – Larger cases including multiple, often complex, investment arrangements.

The diagram below aims to help you understand your potential client categorisation. Your classification and all charges will be confirmed and agreed with you in writing before any chargeable work is undertaken by Strategic Solutions Chartered Financial Planners.



Depending on your circumstances you may require specialist products or a bespoke service based on the complexity of your needs.

Specialist: For clients that require more complex products to suit their needs. Products may include but are not limited to Venture Capitalist Trusts, Enterprise Investment Schemes, Seed Enterprise Investment Schemes, AIM (Alternative Investment Market) portfolios and structured products.

Bespoke: For larger cases including multiple, often complex, investment arrangements.

Charges based on client categorisation

Once your client categorisation has been determined and agreed with your adviser the following charges will apply:

Starter

Initial Fee: £250 fixed.

Ongoing Fee: N/A*.

Growth or Income

Initial Fee: 2.00% based on the value of the total investment, including one existing plan assessment. Minimum initial fee of £1,000.

Maximum initial fee of £7,500 on the total initial investment, additional costs per product still apply.

Additional costs per product:

Personal Pension transfer: £500 per plan.

ISA transfer: £350 per plan.

Investment Bond review: £500 per plan.

Ongoing Fee:

0.80% per annum.

0.70% per annum if a discretionary investment strategy selected.

Minimum ongoing fee of £750.

Maximum ongoing fee of £10,000.

Final Salary

Abridged advice fee: £1,500 non-refundable per final salary plan reviewed.

Full advice fee: 2.50% of the Cash Equivalent Transfer Value (CETV) + £500, including one final salary plan review. Fee is to be paid whether a transfer is recommended and takes place, or not.

Minimum full advice fee of £3,000. Maximum full advice fee of £15,500 on the total initial investment, additional costs per plan reviewed still apply.

Additional costs per product: Final Salary transfer: £1,500 per plan.

Ongoing Fee:

Based on your growth / income classification.

Transactional

Initial Fee: 3% based on the value of the total investment, including one existing plan assessment. Minimum initial fee of £1,000.

Maximum initial fee of £10,000 on the total initial investment, additional costs per product still apply.

Additional costs per product:

Personal Pension transfer: £500 per plan.

ISA transfer: £350 per plan.

Investment Bond review: £500 per plan.

Ongoing Fee: N/A*.

Specialist

Initial Fee: 4% based on the value of the total initial investment.

Minimum initial fee of £1,000. Reduced to £500 for existing Strategic Solutions clients.

Maximum initial fee of £15,000.

Ongoing Fee: N/A*

Bespoke

The fees for this service will be based on the work involved and agreed upfront with your adviser.

Protection

Initial Fee: There is no initial fee for this service.

If you go ahead with the recommendation Strategic Solutions will receive commission from the product provider.

*A separate fee for additional advice can be agreed with your adviser

Investment Services and Costs

Our charges fall into the following two categories:

1. Initial Fees

These are the upfront costs of our services. We offer several types of initial service depending on your needs. The initial fee is based on the value of the total initial investment plus additional costs depending on the complexity.

2. Ongoing Fees

Once your financial plan is in place it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid.

Other Charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

Service costs: If your investments are held on a platform (an online investment administration service) or held with a Discretionary Fund Manager (DFM), the platform provider/DFM will make charges for administering/managing your investments.

Investment costs: These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions.

We'll always disclose any third party costs as part of making our recommendations.

Initial Fee

Our initial fee covers the following services which are provided during the advice process with the exception of the initial meeting which, as stated, is provided without charge.

Services Provided

Initial Meeting

Identify your primary financial needs. We will also discuss the costs of the likely initial fee along with service options for your ongoing advice.

Gather Information

We will gather financial information to provide a comprehensive picture of your circumstances.

Analysis

Based on your agreed objectives we will work with you to complete a tailored financial plan. This written report provides an analysis of your current position and identifies areas that need attention.

Recommendations

Once the financial plan has been constructed we will go through this with you and confirm our recommendations designed to meet your stated objectives.

Implementation

When you have agreed to the recommendations as stated in your plan we will complete all the paperwork, liaise with the product/service providers, provide you with regular updates and ensure all the documentation is issued in line with expectations.

All our charges will be confirmed and agreed with you in writing before any chargeable work is undertaken by Strategic Solutions Chartered Financial Planners and your adviser.

Service levels

Steps	Client Categories	Starter	Transactional	Specialist	Growth	Income	Final Salary	Bespoke
Initial	Initial meeting	✓	✓	✓	✓	✓	✓	✓
	Information gathering and review	✓	✓	✓	✓	✓	✓	✓
	Analysis and research	✓	✓	✓	✓	✓	✓	✓
	Personalised recommendation	✓	✓	✓	✓	✓	✓	✓
	Implementation of plan	✓	✓	✓	✓	✓	✓	✓
Ongoing	Annual meeting to review your financial goals and objectives	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Due Diligence across recommended products	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Annual risk assessment	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Cash-flow modelling and sustainability assessment	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Tax efficiency review	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Top ups and withdrawals**	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Use of Bed and ISA facility**	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Implementing agreed changes**	✗	✗	✗	✓	✓	Growth/Income	Case dependent
	Report confirming the assessment outcome to ensure recommendations remain suitable.	✗	✗	✗	✓	✓	Growth/Income	Case dependent

**Changes may result in extra charges

What to look out for when choosing a Financial Adviser

1) Are they FCA Authorised?

Is the firm regulated by the UK regulator? Are they covered by the Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service (FOS). You can check this by visiting the FCA register.
<https://register.fca.org.uk/>



2) Independent Adviser?

Are they an Independent Financial Adviser who can look at the whole of market for your financial needs? Or a Restricted adviser that may be limited to a single company's products or range of funds?



3) Chartered Firm?

Corporate Chartered status is awarded by the Chartered Insurance Institute to the few firms that have made a public commitment to aligned ethics and values, to providing knowledgeable advice backed up by qualifications and continued professional development, and to seeking good customer outcomes.



4) Fee based?

Do they work on a fee basis where costs are transparent and always communicated to you up front?



5) External Recognition or Awards?

Does the firm have any external verifications or endorsements of their abilities or achievements?



6) Succession Planning

Financial planning is a long-term commitment, does the firm have a strategy in place for their clients by developing new talented advisers to ensure that continuity? Or will you be looking for a new adviser again in a few years?



7) Part of your Community

Strategic Solutions has long been committed to supporting its local community. Our dedicated Community Foundation is backed not only by the company but our employees too. www.ssfs.co.uk/community



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