



about our services and costs



Taylor House, 39 High St, Marlow, Bucks SL7 1AU

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1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Investments

Please refer to section 3 below

Insurance

- We offer products from a range of insurers
- We can only offer products from a limited number of insurers
- We can only offer products from a single insurer

Mortgages

- We offer mortgages from the whole market
- We only offer mortgages from a limited number of lenders
- We only offer mortgages from a single lender

3. Which service will we provide you with?

Investments

- Independent advice** – we will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice** - we will advise and make a recommendation for you after we have assessed your needs. We only offer advice on limited types of products. You may ask us for a list of the types of products we offer.
- No advice** - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

- We will advise and make a recommendation for you on mortgages after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Investments

We offer a variety of methods by which we can be remunerated so that you can select the method that best suits your needs. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

The charges/fees will be VAT exempt. We will also tell you if there are other costs that might arise in connection with the services we provide to you.

Advised services

Our charges relating to new work e.g. client take-on, new investments and one-off reviews are as follows;

Initial Service	Initial Charges
Financial Planning Report	A fixed fee to be confirmed in writing prior to any work being undertaken. The amount of the fee will be set by reference to the complexity of your affairs, the amount of time and expertise that will be required to deal with them, and any other services we might be providing for you.
Investment Portfolio Initial Advice & Execution (i.e. where you <u>are</u> subscribing to an ongoing service).	A fixed fee to be confirmed in writing prior to any work being undertaken. This will be: <ul style="list-style-type: none"> No more than 3% of the amount to be invested up to £100,000, subject to a minimum of £3,000 No more than 1.5% on the next £200,000 No more than 0.75% on amounts in excess of £300,000 For example, if you invest £200,000 the charge will be no more than £4,500 (being 3% of £100,000 plus 1.5% of £100,000).
One-off Advice & Execution (i.e. where you are <u>not</u> subscribing to an ongoing service).	3% of the amount invested (for example if you invest £50,000 the charge will be £1,500)

Settling your adviser charge in a single payment

We normally accept payment by cheque or bank transfer. We do not accept payments by cash or card. Our charges will become payable on completion of our work and should be settled within 28 business days. You will be provided with a receipt on request.

You may also pay our adviser charges via deductions from the financial product(s) that you might invest in, where the product provider allows this. Please note that if you choose to pay by deduction from a financial product this will reduce the amount left for investment.

If your investments are held on a platform you may choose to pay our adviser charges out of the funds held with the platform cash account (where the platform provider offers this facility). If this method is selected it is important that sufficient funds are maintained in the account to cover our adviser charges as and when they become payable. We will discuss the implications of using these payment options with you prior to putting it in place.

Please note a minimum charge may be applied even if you choose not to invest in a product. We reserve the right to charge you for services provided prior to cancellation.

Settling your adviser charge by instalments

Where you invest in a regular premium contract only e.g. where contributions are made on a monthly, quarterly or annual basis you can choose to pay your adviser charge in instalments (note that the option to pay in a single payment is still available). Our normal approach will be for the payment to be spread over a maximum of 24 months. Exact details will be confirmed in writing with you.

Paying by instalments through your recommended product

Where you invest in a regular premium contract e.g. where contributions are made on a monthly, quarterly or annual basis, you can choose to pay your adviser charge in instalments (note that the option to pay in a single payment is still available). Our normal approach will be for the payment to be spread over a maximum of 12 months. Exact details will be confirmed in writing with you.

Where you are investing in a product you can choose to have your adviser charge deducted from the product through

instalments (where the product / platform provider is able to offer this facility). Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions could reduce the amount left for investment and may, depending on your circumstances, have other consequences. If you select this option we will discuss the implications of using this payment method with you prior to putting it in place.

Keeping up with your payments

Where you have opted to pay our adviser charge by instalments these payments are linked to the on-going payment of agreed regular contributions into your plan (until the agreed adviser charge has been paid in full). In the event that the regular contributions to your plan are not maintained (until the agreed adviser charge has been paid in full) we reserve the right to request full payment of any outstanding balance of the adviser charge.

Payment for ongoing services

Unless otherwise agreed the initial and ongoing service is part of the same package. The ongoing service will be provided as a follow up to the initial service. Charges for the ongoing service will not be liable to VAT.

We can offer you two levels of ongoing service designed to provide periodic reviews to ensure that recommended products remain relevant to your circumstances. Details of what is included in each of these services are available on request. Our charges relating to ongoing services are as follows:

Ongoing Service	Ongoing Charges
Financial Planning & Investment Portfolio Advisory Service (mainly suitable for those with investments worth at least £100,000).	1% pa on the first £500,000 0.75% pa on the next £500,000 0.5% pa thereafter Subject to a minimum fee of £720 pa For example, if your investments are worth £200,000 our charge would be £2,000 pa
Transactional Advisory Service (mainly suitable for those with investments worth no more than £100,000).	1% pa of the value of the investments. No minimum. For example, if your investments are worth £50,000 our charge would be £500 pa

Payments for the above services can be made either by cheque or paid by standing order or by deduction from your investment(s) on a monthly basis, where the product /platform provider is able to offer this facility. These deductions could reduce the amount left for investment and may, depending on your circumstances, have other consequences. If you select this option we will discuss the implications of using this payment method with you prior to putting it in place.

The service can be cancelled at any time by simply informing us in writing. Please note that we reserve the right to charge you for services provided prior to cancellation.

Non-advised services

You can pay for our non-advised services on the basis of commission or fee. We will tell you how we get paid and the amount before we carry out any business for you.

Insurance

A fixed fee, to be agreed in writing prior to any work being undertaken, for advising and arranging a non-investment insurance contract. Any commission will be used to offset this fee. Any surplus will be refunded to you.

No fee.

Mortgages

No fee. We will be paid commission from the lender.

A fee of up to £375 payable at outset.

We will also be paid commission by the lender.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Continuum Wealth Ltd, of Taylor House, 39 High St Marlow SL7 1AU is authorised and regulated by the Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London, E14 5HS. Our Financial Services Register number is 601396. Our permitted business includes advising on and arranging pension, savings and investment products, non-investment insurance contracts and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: write to The Compliance Officer, Continuum Wealth Ltd, Taylor House, 39 High St, Marlow, Bucks SL7 1AU

By phone: Telephone 01628 947 347

By e-mail: enquiries@continuumwealth.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investments

Most types of investment business are covered for up to a maximum limit of £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.