



Private Client

Service Programmes

Towergate Financial Private Client Service Programmes

The Towergate Financial client service programmes are different

Towergate Financial understands that everyone's circumstances are different and that their individual financial needs evolve as priorities change and different opportunities emerge.

Today it is difficult to plan for a financially secure future, although it is what everyone wants. With this in mind, we have designed client service programmes to help you realise your financial future.

We provide high quality professional and independent financial planning and advice. Our programmes are built around four main pillars; Client focus, Flexibility, Transparency and Value for money.

Client focus

The client is at the centre of our business. We are independent financial advisers and planners who will seek the right solutions for you. The advice we provide is tailored around your specific needs. Decisions are taken by you, guided by our specialist financial advisers, working in partnership.

Flexibility

Our core proposition has two distinct service programmes, with flexibility built in to each, allowing you to personalise the level of ongoing advice and communication from our advisers and support teams.

Transparency

All of our services can be paid for by way of fees. You will always be aware, in advance, of what charges or fees apply to the advice and planning that we provide. Some fees may be subject to VAT.

Value for money

We understand the hidden costs of investing and seek to provide you with investment options that represent value for money. Our approach to financial planning, utilising investment platforms, enables us to use our leverage with the fund management industry to ensure that the total costs of investing are kept as low as possible.

We have kept client needs at the heart of each of our wealth management options and believe that the features we have included are comprehensive and our fees competitive and offer value for money. We discuss a fee proposal before committing you to any cost. The cost is dependent on the level of service you have chosen.

Introducing...“Towergate Financial Choice” and “Towergate Financial Wealth”

We have two core client service programmes for clients seeking individual financial planning and advice.

The **Towergate Financial Choice** programme is designed for clients with uncomplicated financial affairs, seeking a high quality core service. The Choice programme is specifically designed for clients with investments of up to £75,000 but may be appropriate for other clients too, depending on your needs. Your financial adviser will discuss with you which programme is most appropriate.

The **Towergate Financial Wealth** programme is designed for clients seeking the high quality service provided by the Choice programme but who have other specialist needs or investment requirements such as regular face-to-face reviews. The Wealth programme is specifically designed for clients with investments of more than £50,000 but may be appropriate for other clients too, depending on your needs. Your financial adviser will discuss with you which programme is most appropriate.

Towergate Financial Choice

Our Choice customers benefit from:

- Peace of mind in the knowledge that you are in the hands of professionals
- Fast access to appropriate detailed information from experts
- A reduction in paperwork
- Regular information available via telephone, email and the internet

Included in the Choice programme:	
The Towergate Financial ATR	Before meeting your financial adviser, you will be invited to complete the Towergate Financial Attitude to Risk tool ("ATR"). Your financial adviser will discuss the results with you when you meet and will use the results to help recommend suitable investments for your needs.
Initial Face-to-Face consultation	Where appropriate your financial adviser will meet with you and undertake a Fact-Find to establish your goals, needs and current financial position. Using this information and the results of the ATR he will make recommendations to help you achieve your investment goals.
Towergate Financial Choice platform	If suitable and appropriate for your needs you will be offered access to the Towergate Financial Choice platform, allowing you to make investment choices and selections in one place with the ability to log-in and view your current valuation and investments 24/7.
Periodic reviews	We will communicate with you periodically to provide information about your investments and how they are performing.
Email and telephone assistance	You will have access to trained staff and advisers via telephone or email during normal working hours to deal with any questions you have or to assist you with changes to your personal data or circumstances.
e-Communications	We will keep you informed, by e-mail, of any investments or other financial products or services that may be of relevance to you. These may include information from other companies within the Towergate family of companies.
e-Newsletters	We will keep you up-to-date with relevant financial news, market activity and financial news that may be of interest to you. These e-newsletters are sent directly to your inbox.
e-Budget update	We will e-mail you our budget updates as soon as they are available.

Our fees and charges for the Choice programme:

Our fees are split in to two main areas; i) the initial cost or advice and making and setting-up investments; and ii) ongoing fees and charges.

Initial fees vary depending on the complexity and type of investments being made. Our typical charge is 3% of assets invested which may be paid by way of a fee, adviser charging or a mixture of both. Your adviser will explain and agree the charges with you in advance.

Ongoing fees are charged at between 0.75% of the value of assets under advice and is deducted monthly from your investments.

Towergate Financial Wealth

The Wealth programme is designed for clients seeking all of the benefits of our core service but with access to a more varied choice of investments solutions, specialist financial planning services and more regular reviews and contact with your financial adviser.

The Wealth programme includes all of the benefits of the Choice programme plus the following additional components:

Components to the Wealth programme in addition to the Choice programme:	
Personal financial review	Based on the complexity and extent of your investments, your financial adviser will agree a review programme with you including periodic face-to-face review meetings and communication by email and post, to suit your needs.
Towergate Multi-Asset portfolios	If suitable and appropriate for your needs your financial adviser may recommend that you invest in Towergate's risk-rated Multi-Asset portfolios. These portfolios are only available to clients of our Wealth programme and include active fund management and passive fund management options.
Towergate Financial Wealth Platform	If suitable and appropriate for your needs you will be offered access to the Towergate Financial Wealth platform, allowing you to make investment choices and selections in one place with the ability to log-in and view your current valuation and investments 24/7. The Wealth platform provides access to our Multi-Asset portfolios.
Professional partners	As the need arises your financial adviser will introduce you to Towergate's trusted partners who are able to assist you with: General Insurance, will writing, legal advice, accountancy services and much more.
Seminar programme	You will receive periodic invitations to attend Towergate Financial seminars and events. Our seminar programme schedule and topics vary from region to region.
eWealth newsletter	A quarterly review for our Wealth customers despatched direct to your email inbox.
Discretionary fund management	If you seek a more bespoke and hand on approach to your investment portfolio we will introduce you to discretionary fund managers that we trust to provide you with discretionary service for part of your investment portfolio.

Our fees and charges for the Wealth programme:

Our fees are split in to two main areas; i) the initial cost or advice and making and setting-up investments; and ii) ongoing fees and charges.

Initial fees vary depending on the complexity and type of investments being made. Our typical charge is 3% of assets invested which may be paid by way of a fee, adviser charging or a mixture of both. Your adviser will explain and agree the charges with you in advance.

Ongoing fees are typically charged at 1% of the value of assets under advice for the first £500,000 of assets under advice and 0.75% for all assets above £500,000. Ongoing fees are deducted monthly from your investments.

Our private client services:

➤ Investments ...Lump sum and regular savings ...Simple and complex investments	➤ Pre-retirement planning ...Including Self Invested Pension Plans
➤ Protecting family finances ...In the event of death or serious illness	➤ Post-retirement planning ...Including annuities
➤ Protecting your estate ...Against the effect of Inheritance Tax	➤ Protecting your income ...in the event of accident or long term illness
➤ Planning for Education fees ...Including higher education	➤ Planning for the unexpected ...Through regular financial reviews

Access to other parts of the Towergate Family

Towergate offers a wide range of general insurance solutions. We provide the full range of cover from simple home and motor to other specialist cover including professional indemnity, locum cover and even cover for your racing car! If you are interested in speaking to us about general insurance, your financial adviser will refer your enquiry to the appropriate team.

Our fees

Where our fees are not payable via our investment platforms or via adviser charging they would normally be paid by cheque or bank credit transfer. Unless otherwise stated our fees are payable 10 working days from the date of invoice. Our fees may be subject to VAT.

Special projects

We are delighted to undertake specialist projects and work outside of the core services included in our Choice and Wealth programmes. Where this is the case we will charge hourly fee and provide you with an estimated cost before undertaking the work. Our fees reflect the complexity of advice and the seniority of the person providing such advice. Our schedule of fees is reviewed annually and we are happy to provide this on request.

A partnership built on trust

We strive to enable you to make smart decisions about your money and avoid making costly mistakes. Good financial planning will help you to achieve your financial goals. We form long term partnerships with our clients. A partnership should be built on trust.

What you can expect from us

✓ Privacy and confidentiality	✓ Objective, independent and impartial advice
➤ Staff who are competent, courteous and of integrity	➤ Professional and diligent advisers
➤ A transparent and understandable fee structure	➤ A timely response to telephone calls and e-mails

What we expect from our customers

✓ Respond promptly to our communications	✓ Provide us with the information we ask for
✓ Let us know your view of our recommendations, frankly, courteously and openly	✓ Let us know if our service, in your opinion, is of the standard you expected

More information

We hope that this brochure has been helpful. For more information or to book a consultation with one of our financial advisers, please view our website to find your local office at www.towergatefinancial.co.uk.

We look forward to welcoming you to our Choice and Wealth programmes.

This document can be produced in Braille, large type or audio format on request.

Towergate Financial is a trading style of the Towergate Financial Group.

To find your nearest Towergate Financial office, please visit www.towergatefinancial.co.uk

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