

# Service Agreement

This Agreement is supplemental to The Client Charter

This Agreement is made between  
**Purposeful.Money**  
and the client

.....

We'll gather all your relevant financial information and ethical philosophy. Then we'll set out a strategy to help you achieve your financial goals.

### Our Initial Adviser Charges are:

1. £0.00 for the advice on the benefits or otherwise of transferring existing Pension monies, taken via the product provider or direct from you, the client
2. £0.00 for the advice on the benefits or otherwise of transferring an Investment or ISA, taken via the product provider or direct from you, the client
3. £0.00 for investing any new Investment, ISA or Pension, taken via the product provider or direct from you, the client
4. £0.00 for investing any new regular contribution to an Investment, ISA or Pension, taken from the product provider or direct from you, the client

If there is any additional research required for any other matters not relating to the implementation of an ethical portfolio there may be a separate charge which would be based on an hourly rate of £150. You will be notified of any fees in advance of any further work being undertaken.

### Our ongoing adviser charges are:

5. 1.00% per annum fund based adviser charge taken via the product provider or direct from you, the client, to cover the cost of portfolio reviews and administration. For example:
  - if the fund value were £50,000.00 we would receive £500.00 pa
  - if the fund value were £100,000.00 we would receive £1,000.00 pa

This also covers the cost of the annual review when we offer to telephone/skype you to

- Review how you are progressing
- Review your personal circumstances
- Review your ethical considerations
- Review portfolio performance
- Review tax efficiency
- Risk assess

Where agreed, the payment of initial and ongoing service fees will be facilitated by the provider chosen. Where possible, a cash account will be set up on your behalf to pay the charges. This will be funded by deduction from your investments. We'll also arrange to collect the money from your least tax efficient investment, leaving the most money in your tax efficient investment. Where this option is not available or cost effective, payment will be made out of a suitable alternative investment. All charges and their collection will be discussed with you prior to the implementation of any strategy.

Client signatures.....

Dated .....

Consultant Signature .....

Dated .....

