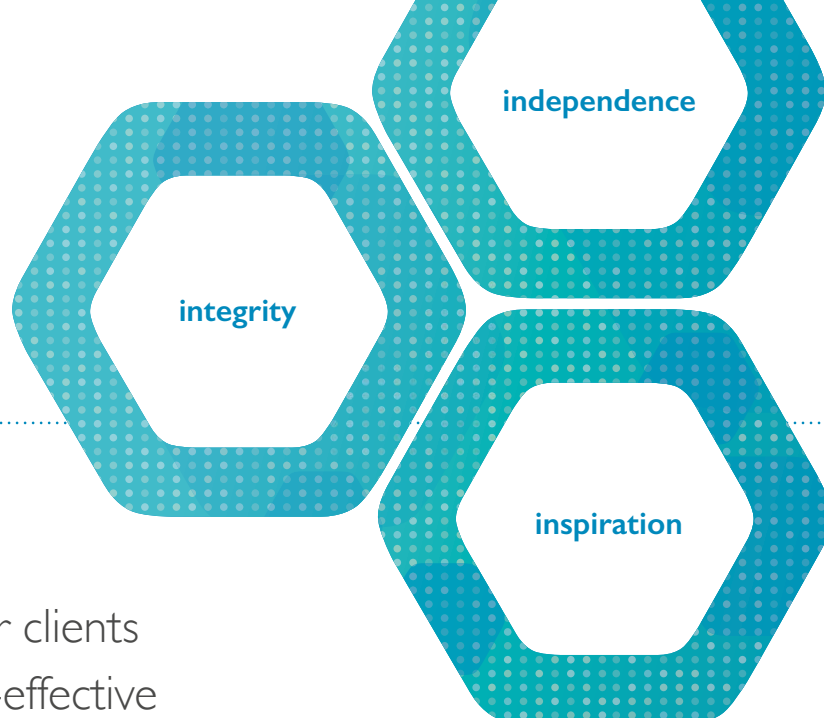


# GEMINI

FINANCIAL PLANNING



## SERVICE PROPOSITION

Gemini strives to ensure our clients formulate relevant and cost-effective financial planning strategies and achieve their short and long-term objectives.

Our expertise and experience enable us to provide independent advice to our private and corporate clients on **Saving and Investments, Pensions and Retirement Planning, Inheritance Tax Planning and Estate Planning, Mortgages and Financial Protection**, as well as **Private Medical Insurance**. Where appropriate, we are also able to provide access to other types of investments including **Venture Capital Trusts, Enterprise Investment Schemes**, and **Business Relief**.

## OUR ADVICE PROCESS

During our introductory meeting it is important that we develop a thorough understanding of your financial circumstances and needs in addition to your objectives. This ensures that we provide you with 'Best Advice'.

After this initial meeting, if you decide that you wish to work with us, we will agree the scope of our relationship in terms of initial and ongoing advice and the cost of our services.

We will then create a comprehensive financial plan based on a detailed and thorough analysis of your current situation and your objectives, in the most tax efficient manner and with an appropriate exposure to risk.

Our recommendations will be presented for your approval and, subject to any agreed amendments, implemented so that you can begin working towards your objectives.

We will monitor and review your strategy with you and make any appropriate amendments in keeping with the level of service you have chosen.

We are able to liaise directly with our clients' existing professional advisers, such as solicitors and accountants, and/or introduce our clients to suitable professional advisers where appropriate.



## ONGOING ADVICE SERVICE

We recognise that our clients have widely varied circumstances, objectives and resources and have therefore developed three distinct service propositions that define our ongoing service to you, following the implementation of our recommendations.



**This service is for clients whose financial planning requirements are relatively straightforward and includes the following commitments from us:**

- Annual written review of investment performance.
- Recommendations of appropriate alterations to your investment(s) if
  - you tell us that your circumstances or needs have changed; or
  - you tell us that your attitude to risk has changed.
- Telephone and email access to your adviser.
- Advice on other areas of financial planning, for which we will charge a fee.



**This service is designed for clients who either need a more complicated financial strategy or prefer more regular contact with their adviser. The Proactive Service comprises:**

- Access to our centralised investment portfolios which are constructed, monitored and reviewed by our investment committee.
- A comprehensive annual review with your adviser who will provide you with a report on your investment(s) and discuss your circumstances and needs to ensure that your financial planning strategy remains relevant.
- We will adjust the holdings within your investment(s) where appropriate and with your agreement, to ensure that your money is working as hard as possible for you.
- Telephone and email contact with your adviser.
- Advice in other areas of financial planning, for which we will usually charge a fee.



**This is our most comprehensive financial planning service, designed for clients with complex needs and circumstances or for those who require a holistic approach to their planning. For our bespoke clients we undertake the following:**

- Construction of an individual financial planning strategy and investment portfolio, some of which may be based on our centralised investment portfolios.
- Up to two comprehensive financial reviews per year with your adviser, who will provide you with a report on your investment(s), re-evaluate your circumstances and needs, ensure that your financial planning strategy remains relevant and recommend amendments to your investments, where appropriate.
- Unlimited telephone and email contact with your adviser.
- Ad hoc valuations on request.
- Advice in all other areas of financial planning, which may incur a fee.
- Introduction to appropriate professionals if required, such as accountants, solicitors and tax experts.
- Invitations to professional seminars which we organise in instances where we feel that the content may be of benefit to you.

## FEES AND CHARGES

During the Initial Advice Process, our advisers will discuss and guide you to the most suitable level of service for your needs and the complexity of your financial arrangements, ensuring all of your requirements are covered.

### INITIAL ADVICE PROCESS

For our Initial Advice, clients can remunerate us in one of two ways:

**Adviser Charge** An agreed Adviser Charge can be paid from the invested or transferred funds, typically set at 3% of the investment amount.

or

**Client Fee** We can invoice clients for work undertaken, either in accordance with our published hourly rate (as per our current Client Agreement) or for a specific amount agreed at the outset.

### ONGOING SERVICE CHARGE

Once you and your adviser have agreed the most appropriate ongoing service for you, your adviser will provide you with the options of how our fees can be paid. Our ongoing service costs are detailed below.

**Essential Service** 0.5% of serviced funds per annum (subject to a minimum fee of £250)\*

**Proactive Service** 0.75% of serviced funds per annum (subject to a minimum fee of £750)\*

**Bespoke Service** 1% of serviced funds per annum (subject to a minimum fee of £1,500)\*

*\*Should your requirements fall outside our quoted terms, we will agree an appropriate ongoing fee with you before any work is undertaken.*

### TRANSACTIONAL CHARGE

We offer a transactional service whereby we review existing arrangements such as pension contracts, trust arrangements, existing investments or mortgages, but where no further advice is required. We will make a transactional charge for this service, which will be in keeping with the complexity of the arrangements. We will agree the fee with you prior to undertaking the work.

### COMMITMENT FEE

Where we provide research and/or a recommendation, but you choose to implement the recommendation personally or through another intermediary, we reserve the right to charge a fee of £300 to cover the cost of the work undertaken. By signing our Client Agreement, you agree to pay such fees to Gemini Financial Planning Limited if requested.

## OUR SERVICES AT A GLANCE

WHAT WE PROVIDE	ESSENTIAL SERVICE	PROACTIVE SERVICE	BESPOKE SERVICE
Annual written review	●		
Comprehensive annual review		●	
Comprehensive 6 monthly reviews			●
Telephone/email access to adviser	●	●	●
Online access to investment valuations	●	●	●
Access to Gemini discretionary portfolios	●	●	●
Access to external discretionary management		●	●
Introduction to professional contacts	●	●	●
Bespoke investment portfolios			●
Invitation to relevant seminars			●

## OUR PROFESSIONAL ACCREDITATIONS

We want you to feel completely confident in your choice to appoint us. Our accreditations are an important part of our business and help us to showcase our full commitment, professionalism and attention to detail. We are very proud to carry the SIFA label and are one of only a few firms in Gloucestershire that are approved by SIFA and carry the Trusted Adviser label.



### GEMINI FINANCIAL PLANNING LTD

The Lypiatts, 15 Lansdown Road, Cheltenham, Gloucestershire, GL50 2JA

☎ 01242 898770 | @ enquiries@geminifp.co.uk

[www.geminifinancialplanning.co.uk](http://www.geminifinancialplanning.co.uk)

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