



CONTENTS

MPL Wealth Management Ltd Financial Planning Service.....	<i>page 3</i>
About MPL Wealth Management Ltd.....	<i>page 3</i>
What should I expect from my MPL adviser?.....	<i>page 3</i>
The MPL Wealth Management Ltd Financial Planning Service in detail.....	<i>pages 4 & 5</i>
Confirmation of the costs for our Financial Planning Service.....	<i>page 6</i>
MPL Terms of Business and Client Agreement with advice flow diagram	<i>page 7</i>
 Example factors used to produce client reports:	
Advice process flow diagram.....	<i>page 8</i>
Investment and savings	<i>page 9</i>
Building funds for your retirement	<i>page 10</i>
Providing income in your retirement.....	<i>page 11</i>
Safeguarding you and your family against financial hardship	<i>page 12</i>
Appendix 1 - Service level propositions.....	<i>page 13</i>
Appendix 2 – Example of Strategic Review Agenda and Record Form	<i>page 14</i>

MPL Wealth Management Ltd Financial Planning Service

This document is aimed at providing you with a brief overview and to introduce you to our services in more detail. After you have read this document you will need to select the service that best suits your needs which we will discuss with you so that you understand fully what is offered and how it will benefit in your circumstances. Please do not hesitate to ask us if you have any questions.

Money means different things to different people

If you were ten or even twenty years from now - what goals would you wish to have achieved and what financial resources would you have needed to achieve those goals?

Being clear about your money needs is very important and our business is about planning for the achievement of those outcomes.

People have busy lives and are not able to dedicate time to researching, understanding and implementing their financial strategies without the right support.

Each individual client has their own requirements in regard to wealth achievement. You will benefit from having a dedicated adviser guiding you through the myriad of financial solutions available and the complexities of taxation and legislative systems.

About MPL

MPL are Independent Financial Advisers, which means we have access to the whole market - providing a high quality and professional financial planning service and are totally focused on delivering a caring, proactive and personalised service to individuals and their families. We are a team of qualified professionals with complementary skills and expertise who have worked within financial services for many years.

MPL combines investment management, advanced wealth structuring and relationship management. We help our clients achieve their financial objectives. The investment managers at MPL work in tandem with the financial advisers and have a deep knowledge of investment principles, tax rules and wealth structuring and understand the issues which affect our clients. This knowledge, combined with our experience, creates collective wisdom - being the cornerstone of what makes us different from other advisers.

What should I expect from my MPL adviser?

The adviser/client relationship is founded upon Integrity, Trust and Transparency - offering a clearly defined and effective service proposition.

Your adviser will invest time to understand your objectives, what is important to you, as well as your risk tolerance, including your attitude towards investment risk.

Value is added to our clients by:

- Simplifying your arrangements and giving you more control.
- Reducing the anxiety and uncertainty over your future financial position.
- Helping you to make informed financial decisions.
- Using personalised solutions to execute your chosen financial strategy.
- Providing ongoing support, advice and management of your financial affairs.
- Undertaking a comprehensive review service



MPL Wealth Management Ltd Financial Planning Service in detail

Annual review meeting with your adviser

Access to at least one meeting per annum with your adviser to review your financial plan. This will form part of the MPL 'Strategic Review Process'. The example agenda of this is attached as Appendix 2.

Face to face access to your adviser between review dates as required

It may not be possible for you to see your adviser at your annual review date and we can accommodate ad hoc reviews to suit. If you need or want to see us you will always be welcome.

Telephone & email access to your adviser

Often a quick call or email can resolve a small matter before it escalates into a significant issue. Your adviser is here to help when required.

Acting on your behalf

MPL will make enquiries on your behalf to produce policy information and schedules ahead of an overall review and recommendation.

Financial guidance for family members

Often a family member will be faced with a situation where you feel they would benefit from our guidance. As an extension of our service we will see if we can help (please note that additional fees may be required). All discussions would be fully confidential.

Trustee explanation and selection

It is sensible to use Wills and Trusts to organise your financial affairs and choosing Trustees and Executors is a hugely important task. We will explain the responsibilities of a Trustee and provide advice in this regard.

Liaising with professional advisers

Under your explicit instructions, information can be provided regarding your financial affairs to specialist professionals, e.g. accountants and lawyers, to achieve a consistent strategy which may include information relating to your self assessment or estate tax returns. MPL are able to make introductions for clients.

2nd Opinion service

You may have received advice from another professional but would like a second opinion or you may want a second opinion on a non financial related matter that could have financial implications, in which circumstances, we shall be pleased to provide a second opinion. There may be fees charged for this service.

Investment portfolio construction

MPL provide you with access to portfolios specifically constructed to achieve your objectives whilst taking account of your tolerance and attitudes to investment risk. These will be produced in line with your service level agreement.

Investment portfolio reviews

It is important that regular reviews are conducted to ensure your portfolios are still aligned to your objectives. Depending on the agreed service level, we will go through any necessary amendments or updates as part of your 'Strategic Review Process'. Rebalancing your portfolio to ensure it remains in line with your risk tolerance will form part of this review.



MPL Wealth Management Ltd Financial Planning Service in detail

Understanding and utilising investment risk

There are different types of investment risk that will affect you at varying times of your “financial planning life cycle”. We help you understand these risks and mitigate them where possible for your benefit, where appropriate.

Tax shelter review

From time to time differing Tax Shelters (pension, ISAs, EIS, Bonds etc) will be utilised to maximise the tax efficiency of your affairs. Legislation affecting the attractiveness of these shelters is changing constantly and your adviser will confirm appropriate alterations for your existing investments as well as any new money you are investing.

General taxation review

A review of any opportunities or threats to your portfolio created by major changes in tax legislation.

Retirement income structuring

Whether you are thinking ahead to your retirement or maximising the effectiveness of your income in retirement, your MPL adviser will ensure that your affairs are structured in the optimum way to achieve your retirement objectives.

Estate planning review

A review of your estate planning including updating your Letter of Wishes, identifying desired potential beneficiaries, assessing impact of legislation changes and reducing Inheritance Tax where possible.

Annual protection review service

A review of the current level and appropriateness of existing protection arrangements (where applicable). If you are unfortunate enough to need to claim on any of your insurance policies - assistance will be provided to you and your family to ensure this is dealt with as efficiently and quickly as possible.

Debt and cash flow management

A review of the adequacy of any emergency fund arrangements you have in place and the competitiveness of interest rates incurred on any debts.

Explanation of employee benefits

Any questions you have regarding your existing employee benefits will be answered and taken into account when providing advice.

Access to your portfolio online

Where possible, subject to your selected service level agreement, you will be provided with the ability to review your portfolio online at any time.

Claims handling service

Claims will be handled in a timely fashion with due regard to beneficiaries.



Confirmation of the costs for our financial planning service

Paying for services

Not all firms charge for advice in the same way. We will discuss the payment options with you and answer any questions you may have. The fee structure will normally be set out in the “terms of engagement agreement” or otherwise confirmed in the recommendation report.

The fee can be taken from the recommended investment or product. Alternatively, the fee may be paid independently if preferred. Fees may be due as a result of our advice and services.

Strategy & implementation fees

- To cover the time spent assessing your requirements, researching options, liaising with your existing providers (if applicable) and presenting a written recommendation / report regarding your situation, we charge a Strategy Fee. If you chose not to proceed with the recommendations a minimum fee would be payable. This will be clear from the terms of engagement agreement or the recommendation report.
- The overall fee will be based on time spent, the value added and the regulatory risk in dealing with your affairs.
- An estimate of the total charge will be produced and not exceeded without consulting you.
- If you follow the recommendations and ask us to implement the advice, we charge an implementation fee. In these circumstances we would offset the strategy fee and reduce the implementation fee on a pro rata basis. The implementation fee would cover the initial work as well.
- In most circumstances the implementation fee charged would be up to 3% levied on the amount invested, or the premium paid, as examples this amounts to £3 for every £100 premium or sum invested. We will suggest how this fee can be paid. Options will be considered which may exclude the need for VAT.

Annual fee for ongoing advisory & private client service

- Fees are calculated as a percentage of funds under influence and agreed in advance.
- Ongoing advisory fees will typically be in a range of 0.50 – 1.00 % per annum, charged monthly, quarterly or annually depending on the agreement.

Confirmation of costs for transactional advice

Occasionally, advice on a ‘one-off’ matter or individual project may be required. Fees for this advice are agreed in advance of any undertaking.

Full details and examples of our Fees can be found in our “Keyfacts about our services” document.



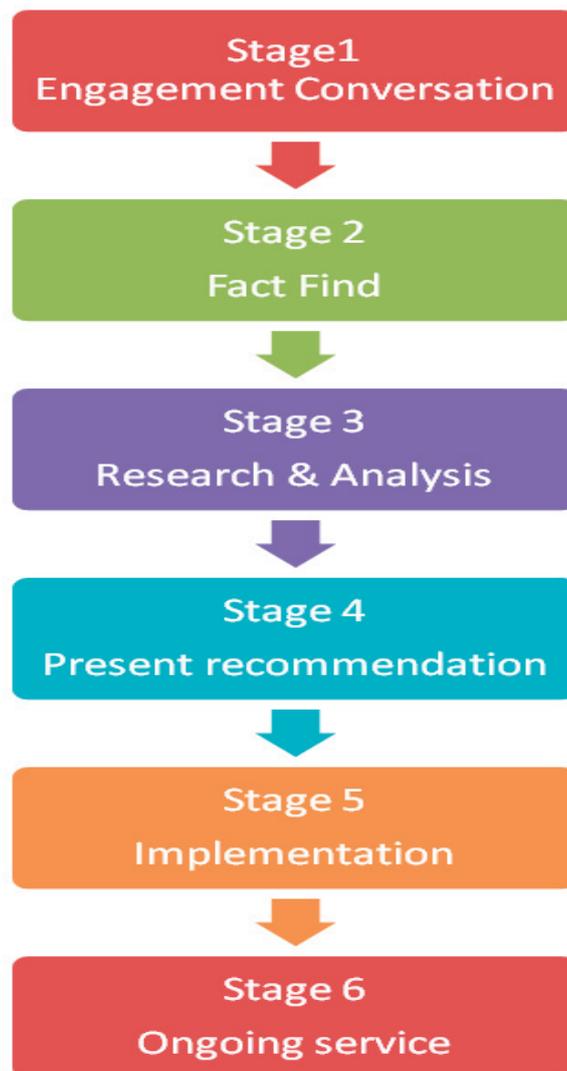
MPL Terms of Business and Client Agreement

The terms of business are contained in our “Client Agreement”, which is a separate document. In addition, you should refer to the document called “key facts about our services”, which provides examples of the cost of our services. The “Client Agreement” defines the category of client and a brief indication of the service levels within these categories is tabled in the agreement (see Appendix 1). For your own benefit and protection you should read these terms carefully before signing the declaration. We provide you with a copy for your records. If you do not understand any points please ask for further clarification.

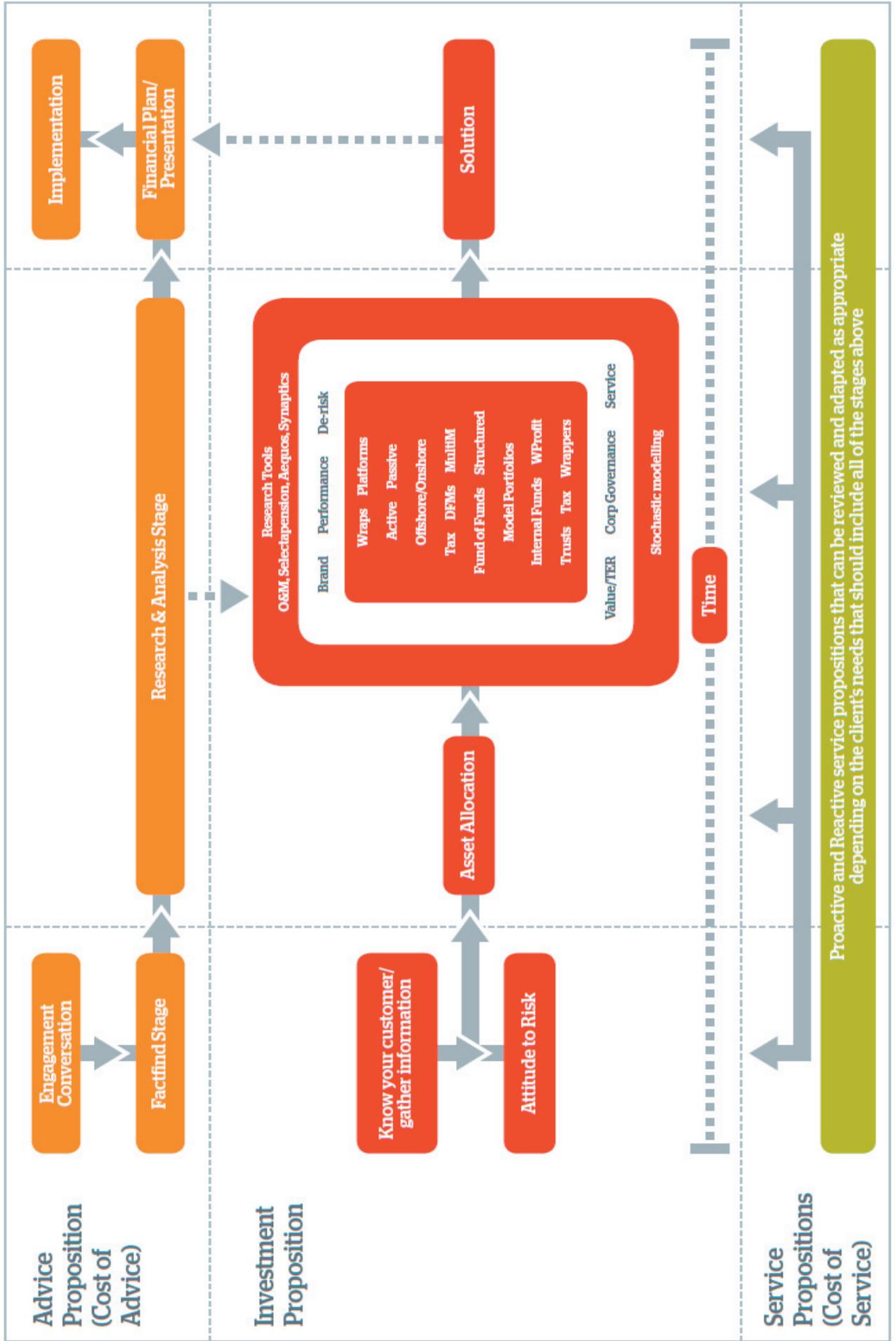
You are signing the “Client Agreement” because you understand and agree to accept:

1. Our commitment to you
2. The services provided
3. Our payment structure
4. The terms of engagement and a recommendation report will describe the exact parameters of the fees at each stage of the advice process

The advice process at MPL will involve a number of personnel who will interact with you over the course of time as set out in the following flow diagrams:



Advice Process Flow Diagram





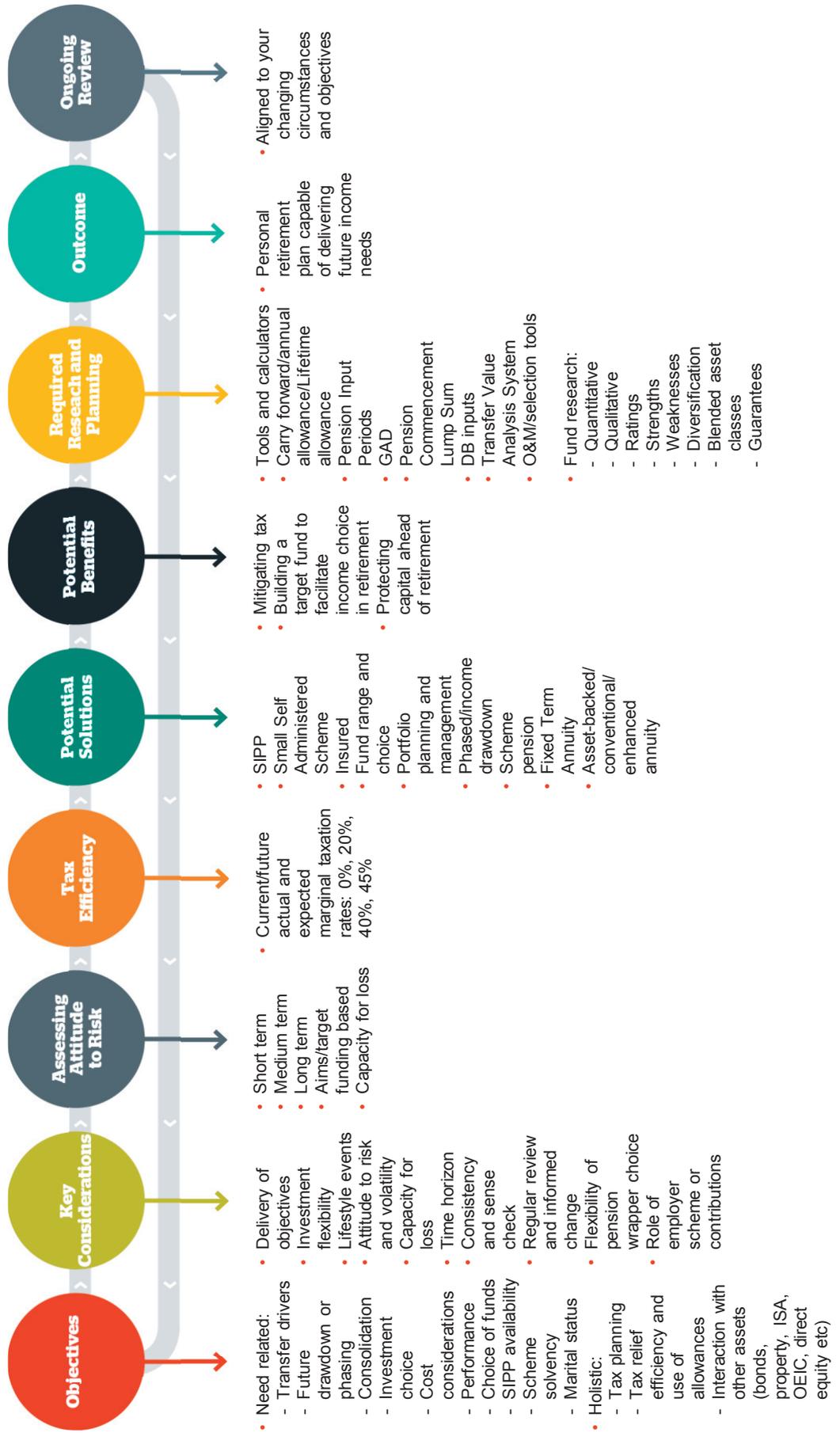
Investment and savings

– An indication of the background service/considerations used to create your client report



Building funds for your retirement

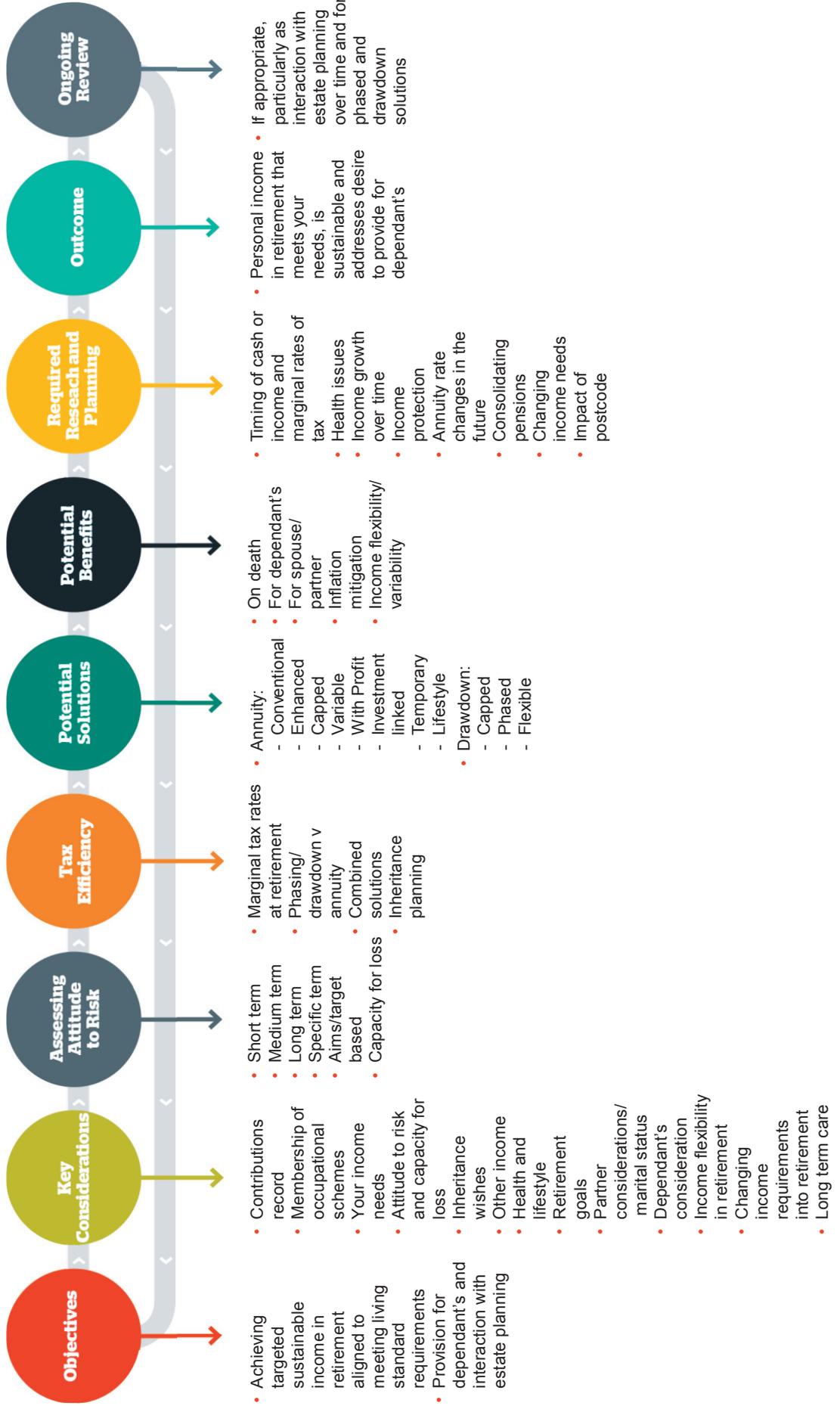
- An indication of the background service/considerations used to create your client report





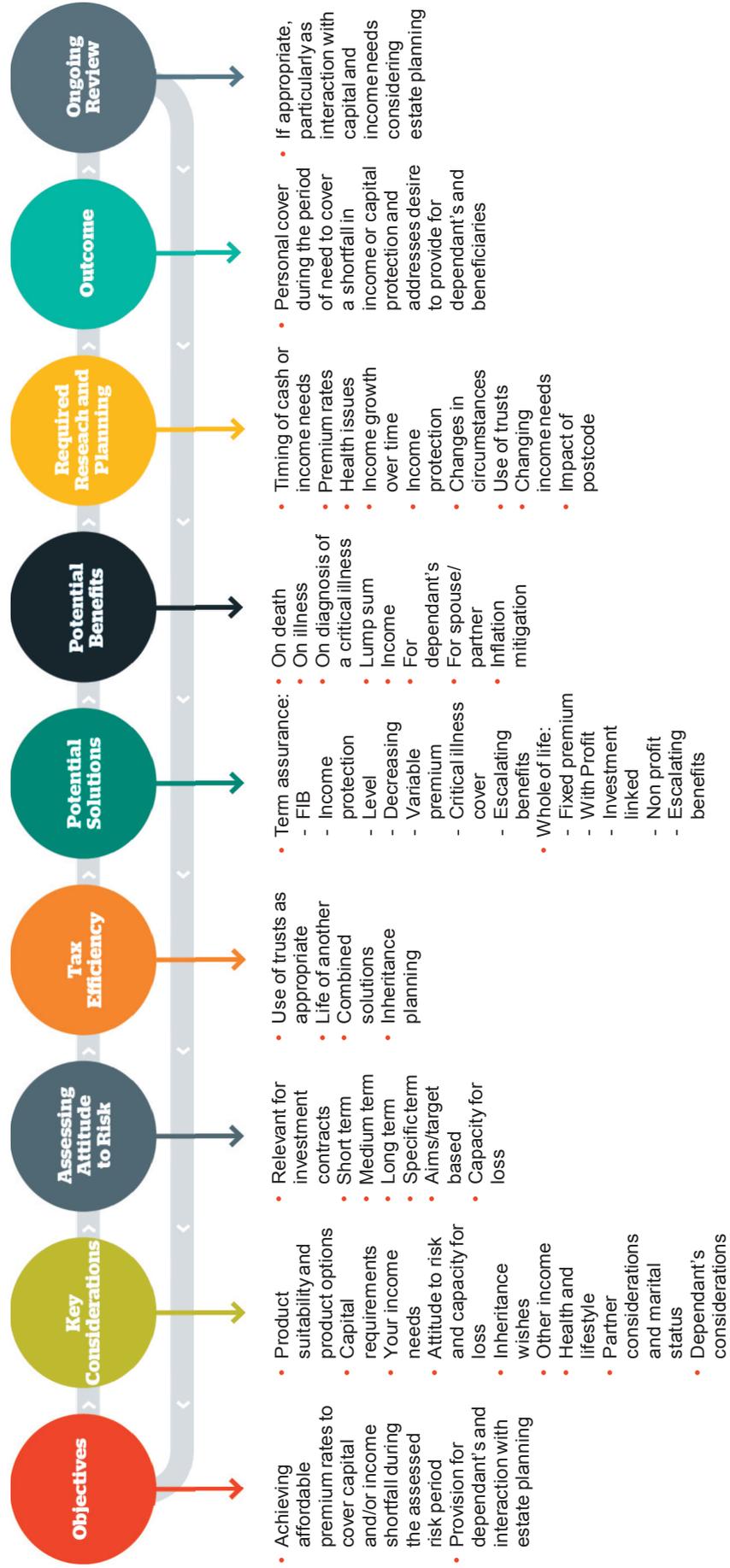
Providing income in your retirement

- An indication of the background service/considerations used to create your client report



Safeguarding you and your family against financial hardship

- An indication of the background service/considerations used to create your client report



Appendix 1

(Extract from Client Agreement)



MPL has three ongoing service level propositions for client's and the table below represents a brief summary:

	Foundation	Consultancy	Private Client
Overall financial planning strategy / objectives, resources, product structure, risk, tax, trusts & estates, non-investment products (e.g. protection)	MPL acts on client's instructions	Consultant initiates ongoing service with client's agreed strategy	Consultant and investment manager initiate ongoing service in accordance with client's agreed strategy
MPL roles	Clients have a designated administrator	Clients have a designated administrator and consultant	Clients have a designated administrator, consultant and investment management services
Financial planning review with MPL consultant: level and frequency	As instigated by client	Regular as agreed with client, usually annually or half-yearly	Regular as appropriate and agreed with client (annually, half-yearly or quarterly). Continual investment manager input
Communication with clients	Occasional e-newsletters	Regular newsletters	Regular newsletters, investment reviews and access to client portal
Indication of Charges: <ul style="list-style-type: none"> • Initial • Regular (annual/monthly) • Occasional • Fees 	<ul style="list-style-type: none"> • Minimum advice or review fee £500 plus VAT • Valuation fees £100 plus VAT See client engagement agreement	To be agreed in advance between client and consultant. Minimum annual fee £1,000 plus VAT See client engagement agreement	To be agreed in advance between client and consultant. Minimum annual fee £2,500 plus VAT See client engagement and DMS agreement

DMS – Discretionary Management Service

VAT may be excluded via ongoing advisory fees where products are recommended at outset



Appendix 2

Strategic Review Agenda & Record Form

Name of client/s	
Date of meeting	
Location of meeting	
Update of circumstances and objectives (any specific changes since last review)	
Pension planning review (contributions and/or income requirements for next period)	
Debt and cash flow management (including mortgage)	
Protection review (life insurance and income protection)	
Investment/Portfolio review (including attitude to risk)	
Estate planning review	
Taxation review	
Action points	
Client signature	
Client signature	
Adviser signature	
Date	



Notes



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Regulated by the FCA (firm number 180309)

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MPL Wealth Management Ltd is authorised and regulated by the Financial Conduct Authority.