Ongoing service proposition

Bluefish Financial Services Ltd. offers a professional financial planning service proposition. This is clearly defined, has a transparent fee structure and is designed to deliver the best value to our clients.

Our core business values ensure we act with the utmost degree of integrity and professionalism at all times and are open and ethical in everything we do. We operate a transparent charging structure and put our clients' best interests at the heart of the business. We believe that professional financial advice can add significant value to individuals and to businesses. It is because of this belief that we are able to offer a comprehensive on-going adviser service designed to create real value for our clients.

We have four key business principles – **honesty, integrity, reliability and value**.

- Honesty - we will be open, honest and transparent with you at all time
- Integrity - we act with integrity in everything that we do (our reputation depends on it)
- Reliability – we believe in delivering on our promises to you and ensuring that we do what we say we will do
- Value – we believe that you have every right to expect value for money from us and that's exactly what we constantly strive to deliver

We follow a carefully designed financial planning process so that you know exactly what is happening at each stage of its four steps:

Step 1 - Initial Consultation
An initial meeting to identify your primary needs and objectives, fully explain how our service works, discuss our charges as detailed in our client agreement and answer any questions.

Step 2 – Research & Analysis
Gather information about your existing financial arrangements, attitude to investment risk profile completed, cash flow analysis (if required), analysis of your current holdings to see if they match your risk profile, recommendation of an asset allocation that matches your risk profile, preparation of detailed report outlining our recommendations, second meeting to explain and discuss your report in detail.

Step 3 - Implementation
Now it's time to put the plan into action. You can relax in the knowledge that we will be taking care of all the fund and policy administration on your behalf. We confirm all actions taken on your behalf.

Step 4 – On-going adviser service
Structured reviews to monitor your progress and give you peace of mind, an assessment of your current circumstances, financial market conditions and relevant regulation and legislation. Discuss any changes to your plans that maybe needed, provide valuation and performance reports, a choice of differing levels of support depending on your needs.

This ongoing service is optional and as such can be cancelled at any time by either of us.

Please note that the cost for the initial consultation will be at our expense

FINANCIAL ADVICE YOU CAN TRUST.

Bluefish Financial Services Ltd. is an appointed representative of The Tavistock Partnership Ltd. which is authorised and regulated by the Financial Conduct Authority FCA number 565834. Registered in England & Wales no 7736486
Registered address: 34 Claverham Road, Fishponds, Bristol, BS16 2HS. Tel 0117 9392837

Service options:	Wealth Management Service	Financial Review	Transactional
Who would this be suitable for?	For clients who want a proactive service with regular contact from their adviser	A service for clients who may want a level of ongoing assistance in monitoring their investment or pension portfolio	For clients looking for one off financial advice to help meet their financial objectives, whether this be investments, retirement planning, or taking retirement benefits or arranging protection
Fees	Up to 2% per annum*	Up to 1% per annum*	There is no ongoing fee applied for this level of service as no ongoing support is provided
Annual review meetings	☑ Face to face at your home or office or via e-mail / telephone	☑ At your home or via e-mail / telephone	
Online access to your investment portfolio (where available)	☑		
Opportunity to rebalance your investments annually in line with the agreed strategy	☑		
Valuations of your investments by post or email, whichever is preferable	☑ Half yearly	☑ Annually	
Liaison with other professionals	☑	☑	
Ensure your investments are arranged in the most tax efficient manner	☑	☑	
On-going assessment of your attitude to investment risk	☑	☑	
Telephone / email direct access to your adviser	☑	☑	
*Minimum fees apply**	☑	☑	
Forward provider correspondence	☑	☑	
Keep you informed of legislative changes	☑	☑	
Newsletter mailing, email (as available)	☑		
Client file retention and maintenance	☑	☑	☑
Signature to agree service level: *App 1* *App 2*			