

How we do business



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Building 24, Stradey Business Park, Llangennech,
Llanelli, Carmarthenshire, SA14 8YP

www.arianfp.co.uk

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financial planning - cynllunio ariannol

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

Arian Financial Planning is authorised by the FCA and our FSR number is 544532. This can be verified by calling the FCA on 0800 111 6768 or visiting the Financial Services Register at <https://register.fca.org.uk>

2. Whose products do we offer?

Investments and Pensions

We offer an independent advice service. We will recommend investments based on a comprehensive and fair analysis of the market. We will place no restrictions on the Investment Markets we will consider before providing investment recommendations, unless you instruct us otherwise. We will however only make recommendations when we know it is suitable to you.

Insurance

We offer products from a range of insurers for non-investment insurance contracts eg term assurance, income protection, critical illness and buildings and contents insurance.

3. Which service will we provide you with?

Arian Financial Planning Ltd is able to act on your behalf advising you on the products and services shown in this document to enable you to achieve the financial goals you desire.

We are committed to providing you with the highest standard of financial advice and service. Your interests are very important to us and for any advice or service we provide we will:

- Be open, honest and transparent in the way we deal with you;
- Not place our interests above yours;
- Communicate clearly, promptly and without jargon.

There are four stages to the financial planning process:

Initial Meeting

We offer you an initial meeting at our expense. The initial meeting will comprise of:

- An initial consultation with one of our qualified financial advisers.
- An opportunity to ask questions and fully understand what we do.
- Opportunity for us to establish what your financial needs are.
- We will describe our services and costs, in relation to our initial advice and, if agreed with you, the ongoing services we will provide throughout our relationship with you.

Financial Review and Recommendation

We will carry out an extensive assessment of your financial circumstances at the outset to establish your financial planning requirements. This will include:

- Understanding your situation by gathering information about your existing financial arrangements and full personal circumstances;
- Understanding of your investment knowledge and attitude and tolerance towards investment risk;
- Recommendation of an asset allocation model that matches your investment risk profile and the subsequent assessment and suitability of any existing investments;
- Analysis and design of your investment strategy;
- Presentation of your recommendation.

Arranging and Setting up your Investment

The arranging and setting up of our investment recommendation includes:

- A suitability report detailing our recommendations, the reasons for the recommendations and the full costs of implementation;
- Handling of all fund and policy administration on your behalf;
- Regular updates to keep you informed of progress;
- Ensure all your documents are issued in line with your expectations.

Ongoing Service and Reviews

We offer you the choice of four levels of ongoing service depending on your particular needs and requirements.

Your financial and personal objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that the investment portfolio we recommend continues to meet your lifestyle and investment objectives. Our ongoing review service includes:

- Structured reviews
- Assessment of your current circumstances and changes to your plans that are needed
- Regular updates and information regarding your investments
- A choice of differing levels of support depending on your needs
- On-going support with correspondence and administration issues

We recognise that our clients do not all have the same service requirements therefore even though we do provide a guideline by way of our different propositions, you are free to choose the level of service that best suits your needs. Our charges are guaranteed not to increase within the first 12 months of your contract with us. Should we need to increase our charges after this period, you will be given notice of this and the opportunity to decide whether to continue with the revised level of charges. It should be noted that our service propositions are not compulsory and we do offer a transactional only service.

Services Provided	Platinum Proposition	Gold Proposition	Silver Proposition	Transactional Only
Typical portfolio size	£500,000+	£100,000 to £500,000	Up to £100,000	n/a
Review meetings	6 monthly	Yearly	Every 2 yrs	On request
Annual statement of holdings	✓	✓	✓	On request
24 hour access to your portfolio via your own personal website	✓	✓	✓	✓
Secure messaging and updates	✓	✓	✓	✓
Access to information on mobile devices	✓	✓	✓	✓
Access to our support team	✓	✓	✓	
Regular review of risk profile	✓	✓	✓	
Regular valuations	✓	✓	✓	
Ongoing suitability	✓	✓	✓	
Investment performance	✓	✓	✓	
On-going expert support	✓	✓		
Review of objectives	✓	✓		
Asset allocation review	✓	✓		
Review of tax changes	✓	✓		
Financial health check	✓			
Detailed tax planning	✓			
Estate planning	✓			
Income/expenditure review	✓			

4. What will you have to pay for our services?

Cost of Initial Advice and Implementation – Lump Sum Investments

Our services are normally charged on the basis of a percentage of your investment amount but are subject to a minimum of £400.

- **Up to £50,000 3.5%**
- **£50,001 to £100,000 3%**
- **£100,001 and above 2.5%**

Example 1; if we arrange an investment on your behalf for £10,000, our fee for implementation would be £350. As this is less than the minimum fee of £400 we would charge you £50 as the balance.

Example 2; if we arranged investments on your behalf totalling £110,000, our fee for implementation would be £2,750. As this exceeds the minimum fee of £400 no other charges would be applied.

Cost of Initial Advice and Implementation – Regular Premium Investments

Our charge for setting up a regular premium investment plan would be 3.5% applied to each months' contributions. We would not normally apply a minimum fee for such transactions especially if implemented in conjunction with a lump sum investment.

Example 1; if we arrange an investment on your behalf for £50 per month, our implementation fee would be £1.75 deducted from each months' contribution.

Example 2; if we arrange an investment on your behalf for £1000 per month, our implementation fee would be £35 deducted from each months' contribution.

Cost of Ongoing Services and Reviews

	Platinum Proposition	Gold Proposition	Silver Proposition	Transactional Only
Cost based on the total value of your investments	0.75%	0.6%	0.5%	nil
Example based on £50,000 portfolio	£375	£300	£250	Nil
Example based on £100,000 portfolio	£750	£600	£500	nil
Example based on £500,000 portfolio	£3,750	£3,000	£2,500	nil

Once we have agreed the level of service and our charges, you may choose to either pay us directly by cheque or electronic transfer. All payments must be made to Arian Financial Planning Ltd

Alternatively, it may be possible to facilitate the payment of our charges from your investment with the agreement of the product provider. Any initial charges will be deducted from the amount of money before it is invested into your recommended product, including any new monies received from regular premium contributions.

Any ongoing charge will be based on the value of your investment(s) on a daily basis and are paid by the Provider monthly in arrears.

Cost of Insurance – Non-investment Protection Services

Similar to our investment services above, we will provide you with a personal and financial review prior to making our recommendations to you.

Should you accept our recommendation we will arrange the implementation of this for you together with a suitability report detailing our recommendations, the reasons for the recommendations and the full costs of implementation.

- No fee. We do not charge a fee for our General Insurance and Protection services as we will normally receive commission from the product provider. You will not be subject to VAT for this service.

5. Client Money

Arian Financial Planning Ltd is not permitted to handle client money or handle cash and we cannot accept a cheque made out to us (unless it is respect of an item for which we have sent you an invoice).

6. VAT

Under current legislation our services are not subject to VAT but should this change in the future, and where VAT becomes due, we will notify you before conducting any further work.

7. Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document, you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time, you wish us or any company associated with us to cease processing your personal data or sensitive personal data, please contact The Data Protection Officer on 0777 40 40 227 or in writing at Arian Financial Planning Ltd, Building 24, Stradey Business Park, Llangennech, Llanelli, Carmarthenshire, SA14 8YP.

You may be assured that we, and any company associated with us, will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

8. Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purposes and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

9. Cancellation

The authority to act on your behalf may be terminated at any time without penalty by either party giving thirty days’ notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. You will be liable to pay for any transactions made or carried out prior to termination and any fees which may be outstanding.

10. What to do if you have a complaint?

We constantly aim to provide the highest possible levels of advice and service. If we have failed to meet your expectations and wish to register a complaint please write to Arian Financial Planning Ltd, Building 24, Stradey Business Park, Llangennech, Llanelli, Carmarthenshire, SA14 8YP or telephone 0777 40 40 227. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or contacting them on 0800 0234567.

11. Benefits we may receive

We advise on a range of products from a variety of firms. We may receive non-monetary benefits from these firms which are used to enhance the quality of service we provide to you. Benefits we may receive include access to technical services. Information technology support or the supply of product literature.

12. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most types of investment business are covered up to a maximum limit of £50,000, whereas insurance business is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangement is available from the FSCS.

13. Law

This client agreement is governed and shall be construed in accordance with England and Wales Law and the parties shall submit to the exclusive jurisdiction of the England and Wales Courts.



Statement of Professional Standing

Mr Heddwyn James

FCA Individual Reference No:

HAJ00006

People must be approved by the FCA before giving financial advice. You can check if this person is approved by the FCA to give advice by going to www.fca.org.uk/register and searching with their FCA individual reference number shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the Statements of Principle and Code of Practice for Approved Persons (APER).

Date of issue:

1 July 2016

Valid until:

30 June 2017

Sian Fisher BA (Hons), ACII
Chartered Insurance Practitioner
CEO, Chartered Insurance Institute

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 120,000 members in more than 150 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit www.cii.co.uk/membersearch

CII Permanent Identity Number 001199347K



CII

Name(s): _____

Address: _____

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully. If you do not understand any point please ask for further information.

I/We confirm awareness of the costs mentioned within this document together with the level of ongoing service you will be provided with.

I/We acknowledge receipt of this document (name and version mentioned below).

Platinum	Gold (with 6 monthly)	Gold (without 6 monthly)	Silver	Transactional
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BBC	Yes	No
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Client Signature: _____

Adviser Signature: _____

Date: _____