

Information about our services & costs (Investment)

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We are an intermediary that is acting on your behalf when delivering our services to you.

You should use the information provided within this document to decide if our services are right for you.

WHAT TYPE OF SERVICE WILL WE PROVIDE TO YOU?

Independent advice – We will advise and make a personal recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products and services that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

You will pay for our services on the basis of an adviser charge.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

Advised services

For our advised services, you will pay us via an adviser charge.

Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our separate 'Service and Payment Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

The cost of our services

Payment for initial advice services

- Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.
- Please note that we agree the specific charge with you before we undertake any chargeable work¹
- The charge will vary depending on the complexity of your circumstances.
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After this we will charge you:

Service	Charge Basis	What we will provide	Example cost (£)
<u>Full financial review</u>	Fixed fee of between £1,000 and £10,000 depending on the complexity of the situation Minimum fee £1,000 Maximum fee £10,000	We will conduct a full financial health check which will include:- <ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Identifying whether you need to take any additional actions or make further provision to achieve your goals • A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs • A report outlining our findings and recommended actions. 	<ul style="list-style-type: none"> • Typically a full financial review will take between 5 and 20 hours, depending on the complexity of your circumstances. This equates to a fee of £1,000 and £4,000
<u>Defined Contribution Pension Review</u>	Fixed fee of between £750 and £10,000 depending on the complexity of the situation	We will undertake a full review of your current retirement provision including:- <ul style="list-style-type: none"> • Establishing your target retirement income and retirement age. 	Typically a defined contribution financial review will take between 5 and 10 hours, depending on the complexity of your circumstances. This

	<p>Minimum fee £750 Maximum fee £10,000</p>	<ul style="list-style-type: none"> • An analysis of your existing pension provision and identification of any potential shortfall at retirement • A review of your existing plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs • A report outlining our findings and recommended actions 	<p>equates to a fee of £1,000 and £2,000</p>
<p><u>Defined Benefit Pension Review</u></p>	<p>Initial fee of £2,000 for the analysis.</p> <p>Should a transfer take place, this will involve further work and an additional fee of £1,000-£8,000 will be incurred depending on the complexity of the situation</p> <p>Maximum fee £10,000</p>	<p>We will conduct a full financial health check which will include:-</p> <ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Identifying whether you need to take any additional actions or make further provision to achieve your goals • A full analysis of your defined benefit schemes • A review of your other plans/policies, including pensions, investments, and protection policies to see if they are still appropriate for your needs • A report outlining our findings and recommended actions. 	
<p><u>Retirement Options Advice</u></p>	<p>A fixed fee of £1,000 to £10,000 depending on the complexity of the situation</p>	<p>We will provide advice and recommendations on your retirement income options, including:-</p> <ul style="list-style-type: none"> • Gathering full details of your savings, investments, pensions, and other assets which could be used to meet your income needs • Consider any specific requirements or preferences you may have • Provide a report detailing our recommendations on how to meet your needs. • Arrange any appropriate plans or policies if you accept our advices 	<ul style="list-style-type: none"> • Typically a retirement options review will take between 10 and 20 hours, depending on the complexity of your circumstances. This equates to a charge of between £2,500 and £5,000

<u>Investment Advice</u>	A fixed fee of £750 to £10,000 depending on the complexity of the situation	<ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Establishing the amount of investment risk you are comfortable taking and your ability to absorb any potential investment losses • Designing an appropriate investment strategy • Provide a report detailing our investment recommendations and arranging and implementing any investment solutions 	<ul style="list-style-type: none"> • Typically investment advice will take between 5 and 10 hours, depending on the complexity of your circumstances. This equates to a charge of between £1,000 and £2,000
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We will tell you how much the total initial ‘adviser charge’ will be before you complete an investment, but you may ask for this information earlier.

Payment for ongoing services

If you ask us for an ongoing service, there will be an ongoing charge for this. Information relating to each service and any associated charges are detailed below.

Service	Description	Charges and examples
<u>Essential</u>	<p>With the Essential Service, we offer an annual telephone review meeting of your finances, and the production of an annual review report. In addition to the above, we will also provide telephone/email assistance during the year, client file retention and the forwarding of provider correspondence.</p> <p>This ongoing service contains the following scheduled events:</p> <ul style="list-style-type: none"> - Valuation Report - Annual (Frequency: Yearly) - Telephone Update - Annual (Frequency: Yearly) - Van der Meulen Telephone Assistance (Frequency: Ongoing) - Van der Meulen Email Assistance (Frequency: Ongoing) - Van der Meulen Client File Retention (Frequency: Ongoing) - Van der Meulen Forwarding of Provider Correspondence (Frequency: Ongoing) 	<p>We charge a standard 1% of the fund value for this service. For example, for a fund value of £150,000 our charge will be £1,500 (£150,000 x 1% = £1,500).</p> <p>This is subject to a minimum annual fee of £500</p> <p>If any additional specific services are required then these will be charged separately.</p>

<u>Enhanced</u>	<p>With the Enhanced Service, we offer an annual face to face review meeting of your finances, along with an annual review report. At our reviews we will provide a personal financial document audit In addition to the above, we will provide telephone/email assistance during the year, client file retention, the forwarding of provider correspondence and liaising with third parties.</p> <p>This ongoing service contains the following scheduled events:</p> <ul style="list-style-type: none"> - Valuation Report - Annual (Frequency: Yearly) - Review - Annual (Frequency: Yearly) - Van der Meulen Telephone Assistance (Frequency: Ongoing) - Van der Meulen Email Assistance (Frequency: Ongoing) - Van der Meulen Client File Retention (Frequency: Ongoing) - Van der Meulen Forwarding of Provider Correspondence (Frequency: Ongoing) - Van der Meulen Liaising with Third Parties (Frequency: Ongoing) - Van der Meulen Personal Financial Documentation Audit- Annual (Frequency: Yearly) 	<p>We charge a standard 1% of the fund value for this service. For example, for a fund value of £200,000 our charge will be £2,000 ($£200,000 \times 1\% = £2,000$).</p> <p>This is subject to a minimum annual fee of £1,000</p> <p>If any additional specific services are required then these will be charged separately.</p>
<u>Premier</u>	<p>With the Premier Service, we offer a bi-annual face to face review meeting of your finances, along with an bi-annual review report In addition to the above, we will provide telephone/email assistance during the year, client file retention, the forwarding of provider correspondence, liaising with third parties and the production of an end of year tax statement. At our reviews we will provide a personal financial document audit Additional services are available but may be subject to an additional charge</p> <p>This ongoing service contains the following scheduled events:</p> <ul style="list-style-type: none"> - Review - Half Yearly (Frequency: Half Yearly) - Valuation Report - Half Yearly (Frequency: Half Yearly) - Van der Meulen Telephone Assistance (Frequency: Ongoing) - Van der Meulen Email Assistance (Frequency: Ongoing) - Van der Meulen Client File Retention (Frequency: Ongoing) - Van der Meulen Forwarding of Provider Correspondence (Frequency: Ongoing) - Van der Meulen Liaising with Third Parties (Frequency: Ongoing) - Van der Meulen Personal Financial Documentation Audit- Bi-annual (Frequency: Yearly) - Van der Meulen Production of End of Tax Year Statement (Frequency: Yearly) 	<p>We charge a standard 1% of the fund value for this service. For example, for a fund value of £350,000 our charge will be £3,000 ($£300,000 \times 1\% = £3,500$).</p> <p>This is subject to a minimum annual fee of £1,000</p> <p>If any additional specific services are required then these will be charged separately.</p>

Your payment options

Initial advice service

- **Settling your adviser charge by a single payment**

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

You will be required to settle the payment of your adviser charge on completion of our work within [28] business days. We accept cheques. We do not accept payment by cash. You will be provided with a receipt upon payment.

- **Settling your adviser charge by instalments**

The option to pay by instalments is only available for the payment of the adviser charge on regular premium products. Payment by instalments does not relate to any ongoing charges payment which we may charge for providing an ongoing service.

Paying by instalments through your recommended product

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions could reduce the amount left for investment.

How your payment plan works:

Total monthly premium payable	£500
Total cost of advice	£2249
Monthly payment for advice	£187.38
Length of repayment period	12 months

Monthly payment: £500 per premium Period: 12 months		→ Advice £187.38
		→ Invested: £312.62

If you choose to pay for the advice you receive through instalments, these instalments will be deducted from the premium you pay each month and allocated towards settling the adviser charge.

For example, the total cost of advice is £2249. You have been recommended a regular premium product of which £500 will be paid each month. £187.38 will be taken from this amount to pay off your adviser charge over 12 months. The remaining £312.62 will be invested during this time. At the end of this period the adviser charge would have been settled in full. From month 13 the full £500 will be invested.

- 'Keeping up with your payment'

If you choose to pay for the advice you receive via instalments, the full amount of the adviser charge will need to be paid irrespective of whether:

- the recommended product(s) is /are cancelled before the full amount is paid; and/or
- you subsequently decide to transfer your business to another firm / financial adviser.

Any outstanding amounts, as at the date of cancelling the recommended product / transferring to another firm or adviser, will be due to be paid in full within 28 business days of the termination / transfer date. An invoice will be raised for the full outstanding amount.

The cost of our services

We will tell you how we get paid and the amount before we carry out any business for you.

INFORMATION ABOUT OTHER COSTS AND ASSOCIATED CHARGES

Minor Non-Monetary benefits

We advise and arrange on a range of products from a variety of firms; we may receive certain support from these firms, which is used to enhance the quality of service we provide to you. This year we expect to receive in total 50 hours' worth of training from some or all of these firms. Some of the cost of this training may be passed to you as part of the total product charges you pay these firms. Other support we may receive includes access to technical services, information technology support or the supply of product literature. Further information regarding any of these arrangements is available on request.

Aggregated Costs and Charges

We will also provide you with an Aggregated Costs document in relation to certain investment types. This will provide you with information on the total costs to you of the financial products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

Other third party costs

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

Incentive Schemes

We do not operate the following types of incentive scheme/s in relation to life policies. Life policies include all insurance contracts with an investment content. This includes investment bonds, endowments, whole of life plans and personal pensions.

Further details on how we manage the conflicts arising from the incentive/s scheme/s outlined above are contained in our conflicts of interest policy which we can provide to you upon your request.