



Campbell Alexander Financial Management Ltd
Personal and Corporate Financial Planning



CLIENT PROPOSITION

“Protecting your wealth through the generations”

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Campbell Alexander Financial Management Ltd is an Appointed Representative of CAERUS Financial Limited. CAERUS Financial Limited is part of the CAERUS Capital Group, which is wholly owned by Intrinsic Financial Services Limited. Old Mutual Wealth Holdings Limited owns 100% of the share capital of Intrinsic Financial Services Limited. CAERUS Financial Limited is authorised and regulated by the Financial Conduct Authority. FCA number 497604.

Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS

You can check our registration on the FCA's register, by visiting their website on www.fca.org.uk/register
Customer Helpline number 0800 111 6768

Our Firm is a member of the Caerus Capital Group Limited



Who we are

We provide bespoke financial advice and ongoing client reviews to personal and corporate clients alike.

Our professionally qualified financial advisers deliver high quality bespoke financial advice and are supported by an extensive team of experts in all relevant fields. Whether you are interested in ongoing reviews and advice around retirement planning, SIPPs, investing hard earned capital for a better return or simply securing your assets to pass onto future generations, we can help. We recognise that each client has individual requirements and we tailor our solutions to help you achieve your personal financial goals.

Our vision is to provide you with quality advice, with contractual year-on-year, face-to-face meetings, helping to provide a financial pathway to a better future for you and your family or business. The business has an extensive portfolio of valued clients.

Our business has been in existence for over 20 years and advisers are required to become professionally qualified to an even higher standard than ever before. Campbell Alexander Financial Management provide 'best of breed financial advice'. This means with the expert assistance of Caerus, we regularly review some of the best providers in the marketplace for any given requirement and, using this expert industry knowledge, these are then whittled down to a preferred and manageable list - for your benefit.

About Caerus Financial Ltd

Caerus is a well-established financial services distribution company supporting over 115 firms and over 300 advisors, like ours, around the UK. All member firms share a common commitment to the highest of standards.

Caerus provides us with the following:

- Access to the pension, investment, mortgage and protection products from some of the UK's biggest brands
- Payment administration and reconciliation services
- IT Services
- Regulatory support



What we do

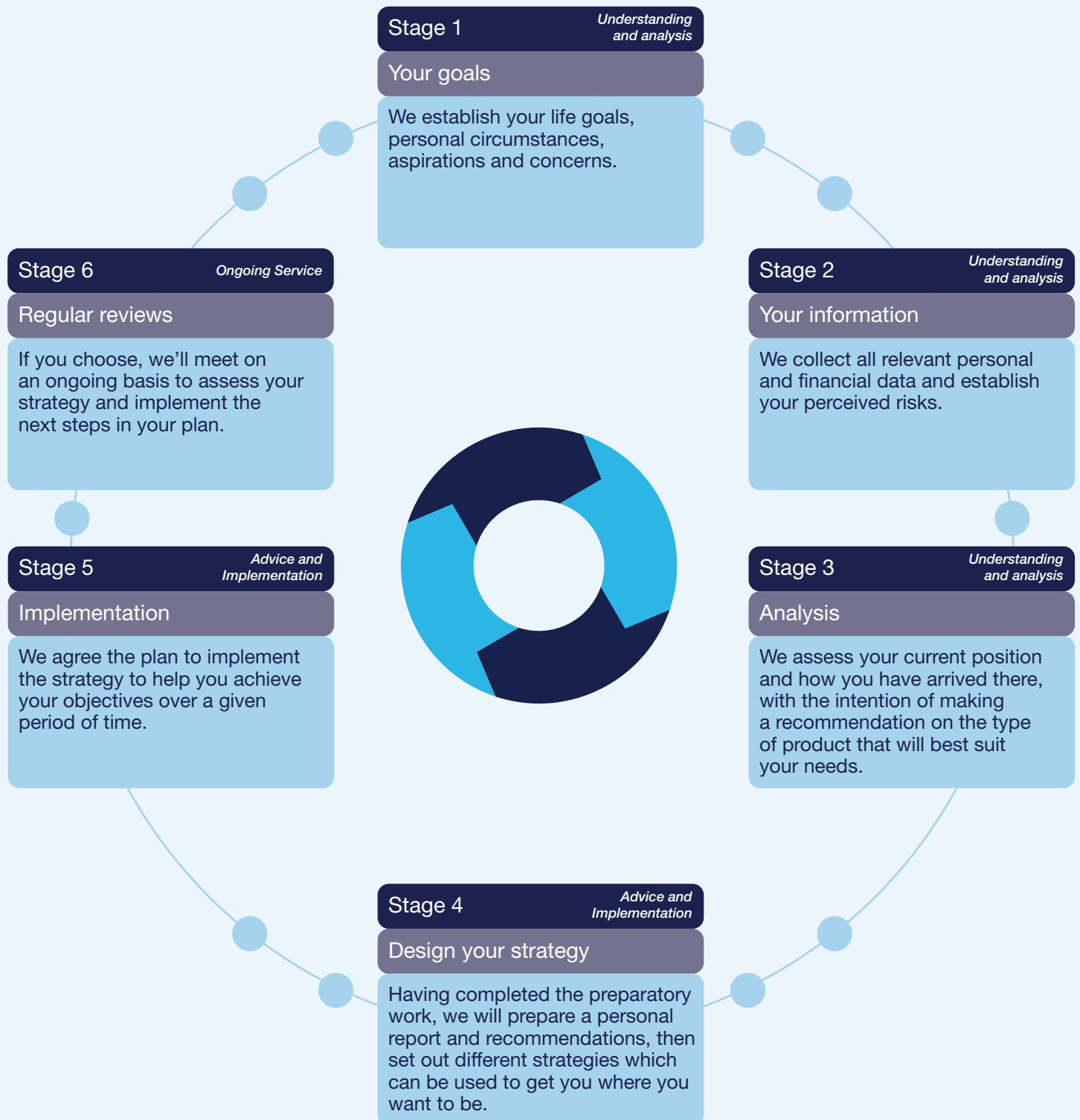
Our service is built around comprehensive financial planning and sound investment principles. By exploring your goals and objectives we can tailor a financial strategy specific to your needs.

Our financial planning process is broken down into a series of stages which focus on ensuring your life aspirations and the investment of your money are carefully aligned.

Having completed a detailed review of your current position and arrangements, we will provide you with specific recommendations and explain the benefits and risks associated with the approach we have suggested.

If you are happy with our recommendations we will help you complete the relevant paperwork and put your financial plan in place.

As your aspirations evolve in your life, so should your financial plan and we will be on hand to review this with you on a regular basis, should you choose.



How we work

Consultation

- Introduction
- Agree how we work together
- Agree remuneration method

Fees

At our expense

We will introduce ourselves and provide information about our business, how we would like to work with you, the intermediary services we can provide and the costs of those services.

A key part of the financial advice process is deciding what services you would like and to agree how you would like to pay for them.

At this stage of the process, we will agree with you your priorities and the appropriate fees prior to commencing any work.

We cannot charge you a fee for work completed without your prior agreement.

Please ensure you are clear about the services you want and how you will pay for them before we proceed with any work that may incur a charge. We will not exceed a specified budget limit without first consulting with you and receiving your written commitment to proceed further.

Cash

Campbell Alexander Financial Management Ltd does not handle client money. We never accept a cheque payable to us (unless it is in settlement of charges or disbursements for which we have sent you an invoice). We NEVER handle cash

Understanding and analysis

- Identify goals and objectives
- Information gathering
- Assess objectives
- Review existing plans
- Research

Fees (exempt from VAT)

Up to £1,250

Once we have decided to work together, we gather personal and financial information from you and we will talk to you about your financial goals, so we can work out our recommendations and advice including which products would be most suitable for your needs. We also gather detailed information about your current financial plans, policies and any commitments.

When we are considering your investment needs we will assess your attitude to investment risk, this will help us to understand how much investment risk you are willing to take with your money.

We cannot guarantee that we can meet all your objectives and financial goals but we can work with you to help you work towards them.

Best Execution Policy

It is our policy to transact your business in order to achieve the most appropriate results in terms of the nature and price of the products selected, transaction charges, administration and excellence.

NB. If you decide to appoint us as your Adviser(s) and the work required to assess your circumstances and provide you with advice is outside of our standard charging structure, we reserve the right to apply a chargeable fee of £300 per hour for advice and £150 per hour for administration.

If this applies, we will advise you in writing before undertaking such work and give you an estimate of the total cost involved.

Advice and Implementation

- Devise investment strategy
- Select investment provider (if applicable)
- Complete documentation
- Process application

Fees (exempt from VAT)

Lump sum

5% of the sum invested (see table undernoted)

Regular Premium

An amount equal to 50% of the first 12 months contribution.

Once we've gathered all the necessary information, we will provide you with tailored financial recommendations on the areas you wanted to review.

We will then agree the recommendations you want us to implement, in order to meet your needs and objectives. This may also include any broader or more complex planning such as trust work. Where relevant, our services and charges for referring clients to discretionary fund managers will be disclosed to you separately.

There is no obligation to proceed with our recommendations if you do not wish to. Should this be your choice however, we will invoice you for the work that has been carried out to research and analyse your requirements and present our recommendations. The fees chargeable on implementation will be based upon the size of the assets under consideration (which will be agreed with you prior to us commencing our research) as per the fee scale.

The fee scale is a framework of the charging parameters we operate within and are intended at this stage, as a guide as to the likely cost of using our services. The exact fees payable will reflect the level and complexity involved in fully assessing your requirements. This can of course, vary from client to client. We ensure however, all clients are aware of the level of work carried out, and upon which the fee has been based.

We will help you complete the relevant application(s) and any additional information required. It is vitally important you check all the information you have provided is correct before you sign any documents.

We will then monitor your application(s) through to product issue and make sure you receive the related product documentation.

Where you choose to make regular contributions our fee may be spread over a longer period dependent on our agreement and the provider's ability to facilitate this payment.

Lump Sums/All Lump Sum Products with Investment Element

Investment Under Consideration	Fee
First £100,000	5%
On the next £150,000 (to £250,000)	4%
On the next £250,000 (to £500,000)	3%
On the next £500,000 (to £1,000,000)	2%
On the next sum(s) above £1,000,000	1%

Ongoing Service

For example we will

- Review your financial plans
- Provide you with regular valuations
- Invite you to regular meetings

Fees¹

A percentage of funds under management

Please see overleaf for details

We aim to build long-lasting trusted business relationships with all of our clients. An essential part of this is to continually review your arrangements to ensure that they continue to match your goals and objectives at any given period throughout your financial planning lifetime.

We can provide you with ongoing support and servicing options to suit your specific needs in areas which you have identified as being important to you.

¹ Exempt from VAT if incorporated within the same fee agreement as Advice and Implementation. Otherwise subject to VAT.

Ongoing service options plus associated fees

Wealth Management Service

Ideal if you...

- Are looking for your adviser to provide regular feedback on your investments and ensure that the strategy matches the degree of risk and volatility you are prepared to tolerate.
- Are looking for a holistic approach to financial planning and wish to engage with a professional adviser on an ongoing basis to establish and achieve your goals and objectives.
- Require an ongoing review process to map progress and respond to changing circumstances
- Are looking for your adviser to proactively introduce new ideas and opportunities

Service Portfolio

- An invitation to annual review meetings
- Annual financial planning report, including portfolio updates and valuations
- Specialist financial analysis and reporting
- Portfolio review and rebalancing in line with your attitude to risk and investment objectives
- Access to our investment platform, with the ability to view your portfolio and contractual documents online
- Consultation with your professional advisers at your request ie. solicitor / accountant
- Access to your adviser to discuss further areas of your financial planning
- Full access to Practice staff
- Trustee & Executor briefing service
- Client record keeping and file maintenance, for example:
 - Policy surrenders or partial surrenders
 - Administration such as changes of address
 - Replacement and copy documents
- Complimentary copy of our bi-monthly "Wealth Perspectives" magazine
- Complimentary financial review for one family member

What will it cost

1 percent of the funds under management

Non Standard Services

Ideal if you

- Wish to have contact with your adviser as and when necessary
- Wish to manage your own financial plan

This includes

- Record keeping in line with our regulatory responsibility

What will it cost

- All ad hoc work will be carried out on an hourly rate basis, with a minimum charge of 0.5 hour's work

How will you pay for our services?

Prior to commencing any aspect of our work we need to agree with you the services you would like us to deliver and how you will pay for them. The following outlines how we are paid. We won't charge a fee until we've agreed it with you. You may ask us for an estimate if you'd like to pay an hourly rate and we won't exceed the estimate without your authority.

If we charge a fee for Understanding and Analysis, whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. You will be sent an invoice on completion of the work for any fees due.

Lump Sum Investments

Paying by a percentage of the amount invested

If you decide to appoint us as your Adviser(s) the fees for Advice and Implementation may be deducted from your investment by the provider, or you may pay us direct. For example, if you invested £50,000 and the agreed charges were 5% this means £2,500 excluding VAT would be immediately deducted from your investment or paid to us direct.

If you elect to receive an ongoing service, we will charge you a percentage of your investments based upon the level of service you've chosen. This will be deducted from your investments. For example, if you invest £50,000 and the agreed ongoing service charge is 1%, you will pay £500, per annum excluding VAT, payable on a monthly basis from the first month after you invest. The ongoing

service charge may increase as the fund grows.

Paying by fixed fee

Where we charge a fixed fee amount for initial or ongoing services, this may be deducted from your investment, or you may pay us direct.

Paying by hourly rate

If the work required to assess your circumstances and provide you with advice is outside our standard charging structure, we reserve the right to apply an hourly rate as stated earlier.

If this applies we will advise you in writing in advance of undertaking any such work and give you an estimate of the total cost involved. This may be deducted from your investment or you may pay us direct.

Regular Premium Investments

If you decide to appoint us as your Adviser(s) the fees for Advice and Implementation may be deducted from your contributions by the provider, or you may pay us direct. For example, if you invested £100 a month and the agreed charge was 50% of the first 12 months contribution, the total charge will be £600. If you choose to pay this in instalments, £50 would be deducted from each of the first 12 months contributions. As with Lump Sum Investments if you elect for an ongoing service, the cost of this will be deducted from your investment on an ongoing basis.

Pure Protection Products

For whole of life and term pure protection insurance (life and critical illness cover) we are paid by commission from the insurer. This means that if you purchase one of these products we will receive

commission in addition to any fee indicated above and in addition to any adviser charges/fees you may have been or will be paying us for investment related services. The amount of commission will be disclosed separately should you purchase one of these protection products.

Termination of our Services

You, or we, may terminate our authority to act on on your behalf at any time.

You will be liable to pay for any advice or services that you have received prior to the date of termination. This means that where we have agreed the advice and services that we will provide for you and we have agreed to receive regular payments for these, either by means of a fee or receiving commission from a provider, you will have to pay us for any work we have completed up to the date of termination.

Mortgages

For arrangement of Mortgages and remortgages, both on residential and commercial, a minimum fee of £400 or 0.50% of the loan amount. If greater, payable on application (e.g on a mortgage of £100,000, this would equate to a fee of £500). Where we also receive a "procuration fee" from the resulting lender, we will disclose this to you so that you know how much we have received for arranging the loan.

Structured Products

Our standard advice and implementation charges will be levied on these as described earlier.



Whose products do we offer?

Insurance

	We offer products from a range of insurers.
✓	We can only offer products from a limited number of insurers for life assurance, critical illness cover, income protection, buildings and contents insurance and accident, sickness and unemployment insurance. Ask us for a list of insurers we offer insurance from.
	We can only offer products from a single insurer.

Which service will we provide you with?

Investments

	Independent advice: We will advise and make a recommendation for you after we have assessed your needs. Our recommendations will be based on a comprehensive and fair analysis of the market.
✓	Restricted Advice: We will advise and make a recommendation for you after we have assessed your needs. We can only offer products from a limited number of companies. You may ask us for a list of the companies whose products we offer.
	No advice: You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products we provide details on. You will then need to make your own choice about how you proceed.

Insurance

✓	We will advise and make a recommendation for you after we have assessed your needs.
	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Complaints

If you wish to register a complaint, please contact Caerus Financial Ltd in writing.

CAERUS Financial Ltd
Trident 3, Trident Business Park,
Styal Road,
Manchester Airport,
M22 5XB

Tel: 0161 488 3540
compliance@caerusfinancial.com
FCA Number: 497604

Information about our internal complaints handling procedures is available free of charge, on request from the Complaints Management Team.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

Conflict of Interest

Sometimes, we may have an interest in the business we are advising you on. If we find out that our interest in a matter might be in conflict with yours, we will write and tell you immediately and ask for your permission to carry on with our service. Further details about how we treat conflicts of interest can be requested at any time.

Data Protection

Caerus Financial Ltd and its Appointed Representatives are registered under the Data Protection Act 1998. It is understood that we keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) as

required to be able to advise you as to your financial planning needs. We confirm that this information will not be used, or transferred by us to any other firm or company, other than is required in the processing of business.

We confirm that we cannot be held responsible for the information held on your file becoming inaccurate due to your change of circumstances if you fail to inform us of those changes.

How to get more Information

If you would like further details on how we use your personal information or if you have any data protection queries, please write to us.

Client Categorisation

In providing the Services to you, we will categorise you as a “retail client”. This means that you will have the highest level of protections available under the regulatory system.

Financial Services Compensation Scheme

Caerus Financial Ltd is 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.

Investment

Most types of investment business are covered up to a maximum limit of £50,000.

Insurance

Insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Further Important Provisions

- We may provide you with information about particular Financial Products for marketing purposes. For some Financial Products, you will have a right to withdraw or cancel the contract within a certain period. Details of such rights are usually set out in the product literature and/or we may notify you separately of your rights.
- The value of investments can fall as well as rise and you may not get back the full amount invested. Specific risks associated with particular products will be included in the product documentation.

You may receive more information about data protection from the companies that we have introduced you to.

We may record telephone calls so we can check we have acted on your instructions correctly and to ensure we are giving you appropriate service. We may also monitor calls for security and training purposes.

Methods of Communication

Unless you advise otherwise, we will communicate with you via the following methods – face to face, email, telephone, letter and/or fax.

Language

All our communications and documents will be provided to you in plain English.

VAT

Whilst most of the fees payable are likely to be exempt from VAT, some may be liable, depending on the nature of the service provided, as dictated by HMRC. If VAT is payable, you would be required to pay an extra amount based on the VAT rate applicable at the time. Currently VAT is charged at 20% (correct as at November 2014).

Please note that where VAT is payable, this is not an extra fee retained by our firm – we are required to pass this on to HMRC.

Unpaid Fees

Where you arrange to pay initial fees on a regular premium type policy, and this is to be taken from your product over the prescribed period, and then you cancel before the end of that prescribed period – we will look to recover the outstanding fees owing, directly from you for our work undertaken.

Cancellation of On-Going Service (Wealth Management Service) Fees

If you cancel the payment of the on-going (Wealth Management) service fees, please be aware that this will result in the cancellation of this service with immediate effect. Over time, this could result in your financial arrangements becoming unsuitable for your needs and investments no longer performing as desired. We would therefore encourage you to contact us first if you are intending to cancel this important service. We can then discuss what further options might be available to you.

Those clients who conduct one-off transactional business, either which

requires no on-going service, or where you have simply elected to have none (which we expect would be rare), should realise that their arrangements would not be monitored or reviewed by our firm on an on-going basis, unless a separate agreement to do so has been selected and agreed upon by both parties to do so.

CAERUS Portfolio Management Limited

Sponsored Funds

We may make a recommendation to you to invest in a Fund/Funds or a Discretionary Management Service where the management of the Fund(s) or provision of the Discretionary Management Service, is sponsored by CAERUS Portfolio Management Ltd (FCA Number 175524). It is important that you are aware that Campbell Alexander Financial Management Ltd has a financial interest in CAERUS Capital Group Limited, the parent company of CAERUS Portfolio Management Limited and will receive annual dividends, where declared. The amount of any dividend will be determined by the directors of CAERUS Capital Group Limited having allowed for the on-going management and costs of the business. Whilst they do not receive any direct financial benefit from recommending this Fund rather than other Funds, or Discretionary Management Service rather than other Discretionary Management Services, we would like to make you aware of the potential conflict of interest that exists for us in these circumstances.

Campbell Alexander Financial Management Ltd believe that being a part of CAERUS Capital Group, we can deliver the highest quality of service to our Clients. By taking advantage of these types of Funds or Discretionary Management Service it means that not only can we offer our Clients an investment solution based around a specific risk-profiling model, but we are also not subject to any external influence from insurance or other companies.

In addition to this, for certain transactions that we recommend to you, we will also receive a one off upfront royalty payment from the provider. This payment will be made at the point that the investment is placed and will not affect the charges applied to your contract as disclosed to you at the point of application. We will be happy to provide you with details of the payments as they relate to your investment should you request these.

Other Benefits We May Receive

We advise on a range of products from a variety of Providers; some of these provide us with annual training, which allows us to offer you a better service. This year we expect to receive training from a variety of firms. Some of the cost of this training may be met by you as part of the total charges you pay, should you choose a product provided by one of these firms. Further information regarding these arrangements is available on request.

Firms may provide us with specialised software and an accompanying amount of training per annum. We use this software in processing your details when you apply for an investment product. Some of the cost of this software may be met from the total charges you pay. Further information regarding this arrangement is available on request.