

Information about our services & costs

Lighthouse Services Limited

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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 YOU WITH?

Restricted advice – We will advise and make a recommendation for you after we have assessed your needs. We only offer advice on limited types of products. You may ask us for a list of the products we offer.

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

You will pay for our services on the basis of an adviser charge /a charge /or a combination.

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.

All charge amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

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 'Charge 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.

Service	Charge Basis	What we will provide	Example cost (£)
<u>Full financial review</u>	<ul style="list-style-type: none"> Fixed charge 	<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 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"> A charge of between £450 and £750 depending on the complexity of your circumstances. Please note that we agree the specific charge with you before we undertake any chargeable work.
<u>Pension Planning</u>	<ul style="list-style-type: none"> 3.5% of any investment contribution or transfer value of between £1 and £100,000 (Subject to a minimum of £750) 3% of any investment contribution or transfer value of £100,001 (subject to a maximum of £7,500) 	<p>We will undertake a full review of your current retirement provision including:-</p> <ul style="list-style-type: none"> Establishing your target retirement income and retirement age. 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 	<ul style="list-style-type: none"> For example, based on an amount of £50,000 our charge would equate to £1,750 ($£50,000 \times 3.5\% = £1,750$)

<p><u>Retirement Options Advice</u></p>	<ul style="list-style-type: none"> • 3.5% of your pension fund on amounts from £1 to £100,000 (subject to a minimum of £750) and 3% on amounts from £100,001 (subject to a maximum of £7,500) 	<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"> • For example, based on an amount of £50,000 our charge would equate to £1750 ($£50,000 \times 3.5\% = £1,750$)
<p><u>Investment Advice</u></p>	<ul style="list-style-type: none"> • 3.5% of the amount invested from £1 to £100,000 (subject to a minimum of £750) and 3% on amounts from £100,001 (subject to a maximum of £7,500) 	<ul style="list-style-type: none"> • Establishing your financial planning goals/objectives • Obtaining full details of you 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"> • For example, based on an investment of £50,000 our charge would equate to £1,750 ($£50,000 \times 3.5\% = £1,750$)

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

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.

Ongoing services

We will offer you an annual review of your business which we will provide on a non-fee basis, however if further business is written then please refer to our initial fee charging structure.

Your payment options

Initial advice service

Settling your adviser charge in 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.

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

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.