

INVESTMENTS • ADVICE • PLANNING

# Guide to Our Services



**Now, for tomorrow**



# About MHA Wealth

**MHA Wealth has a team of highly qualified financial advisors and investment managers, with the majority attaining chartered status. As a team, we have significant experience and knowledge and work with a wide range of clients, some with complex financial needs. Our team can provide you with high quality holistic financial planning advice. We are also able to provide advice on specialist areas, such as later life planning, corporate benefits, small self-administered schemes (SSAS), NHS and wider public sector pensions.**

All advice is given with only our clients' best interests in mind. The professional services we provide are underpinned by our personal touch. All advised clients are allocated a highly qualified contact, who will be available at either the end of the phone or in person, dedicated to meeting their needs and building a long term relationship.

## **Financial Advice**

We provide clients with personalised, holistic, independent financial advice.

Our team of experienced financial advisors can provide you with advice on all areas of financial planning, ensuring we get to know your personal circumstances and financial aims and priorities. Our financial advisors can work side by side with your tax advisors, accountants and solicitors for an all-encompassing service.



## **Bespoke Investment Management**

Designed for those investors who have neither the time, nor the inclination, to manage their portfolio themselves, our in-house bespoke discretionary service is our premium level of care for discerning investors. We use our comprehensive portfolio construction and investment management selection process to determine and build a portfolio designed to suit your individual requirements. Once established, we will carefully monitor and amend your constituent holdings as necessary to ensure that your portfolio continues to meet your objectives and requirements on an ongoing basis.

## **Managed Portfolio Service**

Should our in-house bespoke discretionary service not be suitable for your needs, we provide alternative investment solutions via a range of model portfolio services (MPS) and volatility managed funds. The assessment of which investment solution and risk level is suitable to meet your objectives will be discussed with your designated financial advisor.

## **Other Investment Options**

As independent financial advisors, we have the flexibility to recommend solutions from the entire market. This allows us to provide advice on the most suitable options to meet your investment objectives.

# Our Services & Areas We Advise On

**MHA Wealth offer independent financial advice. This means that we consider a wide range of financial strategies, services and products, from many different providers. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.**

**It is important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and plan your finances to help you achieve them.**

**The areas we are authorised to advise on include:**



## **Retirement Planning**

It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan your retirement and help you decide on the options available once at retirement. The retirement areas we advise on include pensions, annuities, phased retirement, and income drawdown.



## **Inter-generational wealth planning**

There comes a time in our lives when our thoughts turn to what we want to leave behind for our loved ones. Unfortunately, without proper advance planning, HMRC can become the largest benefactor! Thankfully, all is not lost. There are a variety of different financial planning options to consider in order to potentially mitigate some, or all, of any Inheritance Tax (IHT) liability. With IHT planning there is no 'one size fits all' solution and we can advise on the most appropriate plan to maximise the transfer of family wealth to future generations.



## **Protection Planning**

Most of us want to protect the things that are important to us: our family, business, and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family, or your business. This may include life assurance, term assurance, critical illness cover, income protection, or private medical insurance. Where we provide protection planning services, we are an insurance intermediary acting on your behalf. We will provide personal advice that is based on a fair and impartial analysis of the market.



## Later Life Planning

As you move into later life, your financial planning needs are likely to change, so you will need to consider how you are able to pay for your long-term care needs.

Establishing a plan to incorporate the cost of future care will allow you to have peace of mind knowing you can financially support yourself through this stage of life.



## Corporate Benefits

Many businesses understand the importance of taking care of their biggest asset—their employees. Having in place a suite of employee benefits such as life insurance, income protection and private medical insurance will mean your business will stand out as one that takes care of their employees.



## Investment Solutions

Selecting the right type of investment is an important part of your wider financial plan. Using tax efficient products, invested in the right way, should deliver a better outcome for you during your investment journey. We provide independent advice on a wide range of investment solutions such as individual savings accounts (ISAs), directly held investments, onshore and offshore bonds, venture capital trusts (VCTS), enterprise investment schemes (EIS) and wider Inheritance tax (IHT) investment solutions.



# The Financial Planning Journey

At MHA Wealth, each client's experience is tailored to their individual needs.

However, here are the typical stages you will experience as part of your financial planning journey with us:

## 1 Initial Discovery

At our first meeting, we'll gather information about you to help define your needs, priorities, and personal and financial goals. The initial meeting is without charge and will allow you to gain a better understanding of how MHA Wealth can support you in delivering a comprehensive financial plan.

During the meeting we will explain how we can assist, the services we can offer and the fee structure. Following our initial discovery meeting, we will set out to you the terms of engagement and associated fees for the work identified. Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs. People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve.

## 2 Information gathering and research

Following the discovery meeting and receiving your signed agreement to proceed, we will start gathering further information about your objectives, financial circumstances, and attitude to risk, and may ask for your authority to contact product providers for information on your existing policies. Once we have all the information we need, our highly qualified technical team will start the work, taking into account your personal situation, tax status, existing arrangements, and attitude to risk. Because we offer independent advice, we consider an extensive list of financial strategies and products available from a wide range of providers. This stage requires very little from you, but we will keep you informed throughout the research process.

## 3 Presentation meeting

Once we have formulated our advice, we will provide a presentation of the recommended course of action. The presentation meeting allows you to ask any questions you may have before proceeding with our advice.

## 4 Implementation

Our skilled administration team will deal with all the paperwork needed to implement our recommendations. This stage requires little from you, but our team will keep you updated on the progress of the recommended solutions.

## 5 Annual review service

As part of our ongoing service, we will continue to work to ensure that your investments remain on track to meet your goals. This includes (but is not limited to) an annual review with your financial advisor during which your circumstances and priorities can be revisited and the ongoing suitability of your investments confirmed, with regular up-to-date valuations of your investments, and you will have access to our client support team who will respond and deal with ad-hoc queries.

# Our Services and Fees

**The service we provide is advising on and arranging Retail Investment Products. Our charges fall into the following categories: Initial Charges and Ongoing Charges. Initial Charges are upfront costs of our services.**

We offer several types of initial service, depending on your needs. Once your financial plan is in place, it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this and ensure that you continue to have the most appropriate arrangements in place, and our Ongoing Charges cover the work involved in respect of this. Our ongoing services are optional, however where you agree to purchase an initial service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.



**Please note:**

1. The monetary amount of our ongoing charges may increase as the size of your fund grows.
2. These charges are for MHA Wealth services only. Any product(s) that are selected and utilised will carry their own provider charges, which we will make you aware of.
3. Ongoing advisor fees will be chargeable from the commencement date of implementation of the recommended arrangement, unless stated otherwise.
4. VAT will be charged where applicable.
5. Our fees are bespoke to your circumstances and will vary according to complexity, but will always be outlined in full in our letter of engagement and prior to commencing work.

## Example

Stanley receives a financial review and establishes a £300,000 investment portfolio. His initial charges would be as follows:

- Initial advice fee (3% of funds under review) £9,000

Stanley would therefore have a net investment of £291,000. His ongoing advice fees would be as follows:

- Ongoing advisor fee (0.65% of funds under management) £1,892 p.a.

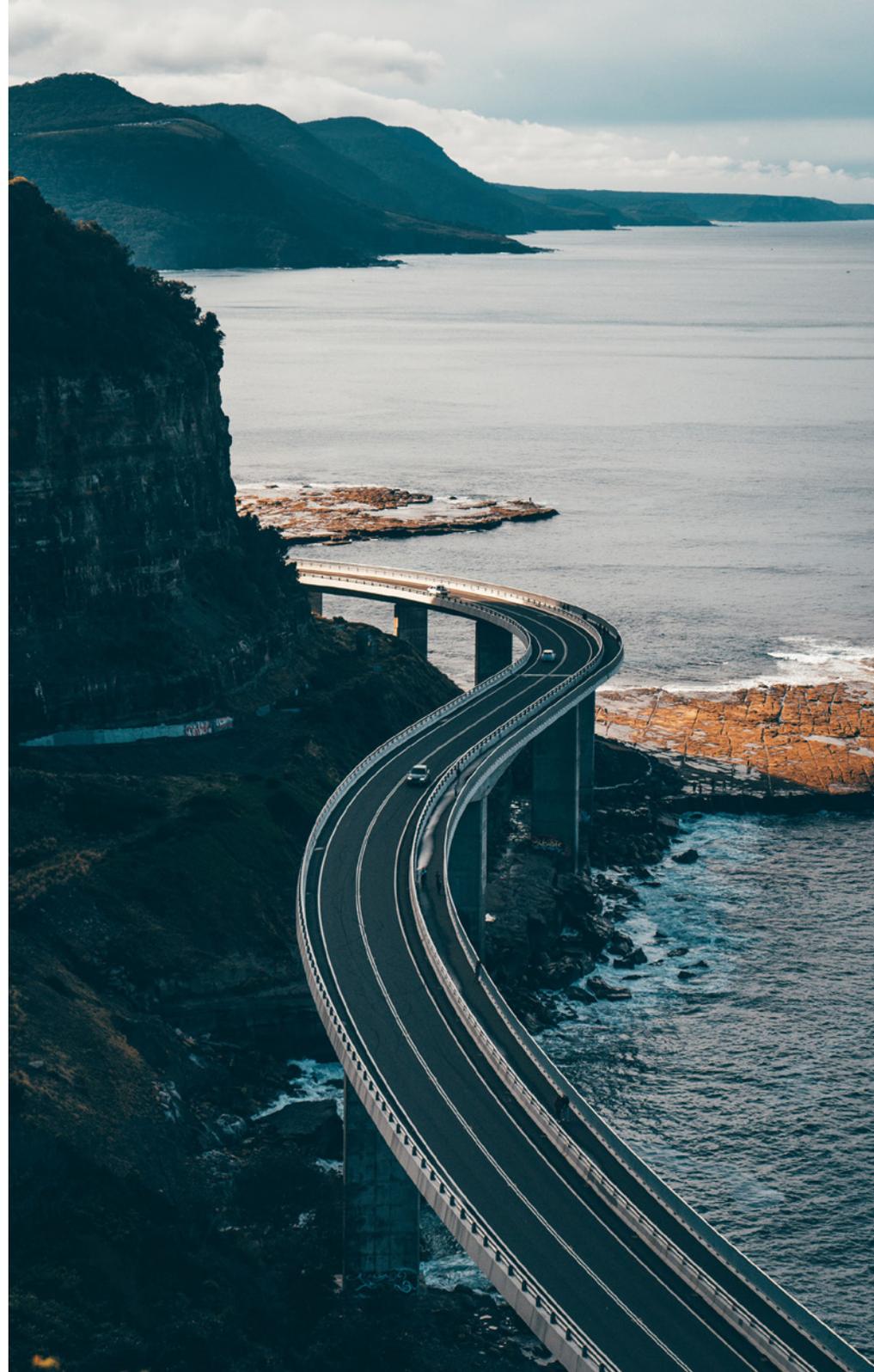
Please note, this is an example only. Your own circumstances may mean the actual charges incurred could be higher/lower than these shown. We will always confirm to you what level of charges are to be applied, in advance, if using this basis.

## Additional Services and Fees

In addition to our standard service charges, there are certain services that we may charge an additional fee for if undertaken in isolation. We will clarify the charge involved before starting any work for you. Clients who receive an ongoing service may receive a discount for additional ad-hoc services/reports.

Additional services may include, but are not limited to:

- retirement planning
- trust planning
- inheritance tax planning
- introduction of new monies into the portfolio



# Payment of Our Advice Fees

**Our fees are payable upon completion of our work and can be settled in the following ways:**

- 1 Payable directly by you to us via a cheque or by BACS.**  
We will issue you an invoice, including a breakdown of our charges and any VAT applicable, and provide you with the relevant payment details.
- 2 Deduction from your funds managed by us.**  
In cases where the provider enables this facility, we can take initial and/or ongoing charges directly from your arrangements. This can be on an ad-hoc, monthly, quarterly, six-monthly, or annual basis.

We have not sought permission from the FCA to handle client money and therefore do not accept cash. You can amend your payment method at any time by providing us with a request in writing.



# Protection Planning Fees

## Service

### Protection Planning

Our advised protection planning services include non-investment protection products e.g. term assurance, income protection, and critical illness from a wide range of insurers.

## Charges

Our fees for protection planning are dependent on the complexity of your arrangement and level of cover and are subject to a minimum upfront fee of £500. Any commission we receive from the product provider can be used to offset your fee. We will always present you with a personalised quote before undertaking any work that might be charged for.

## Examples

### Joseph receives advice on the following:

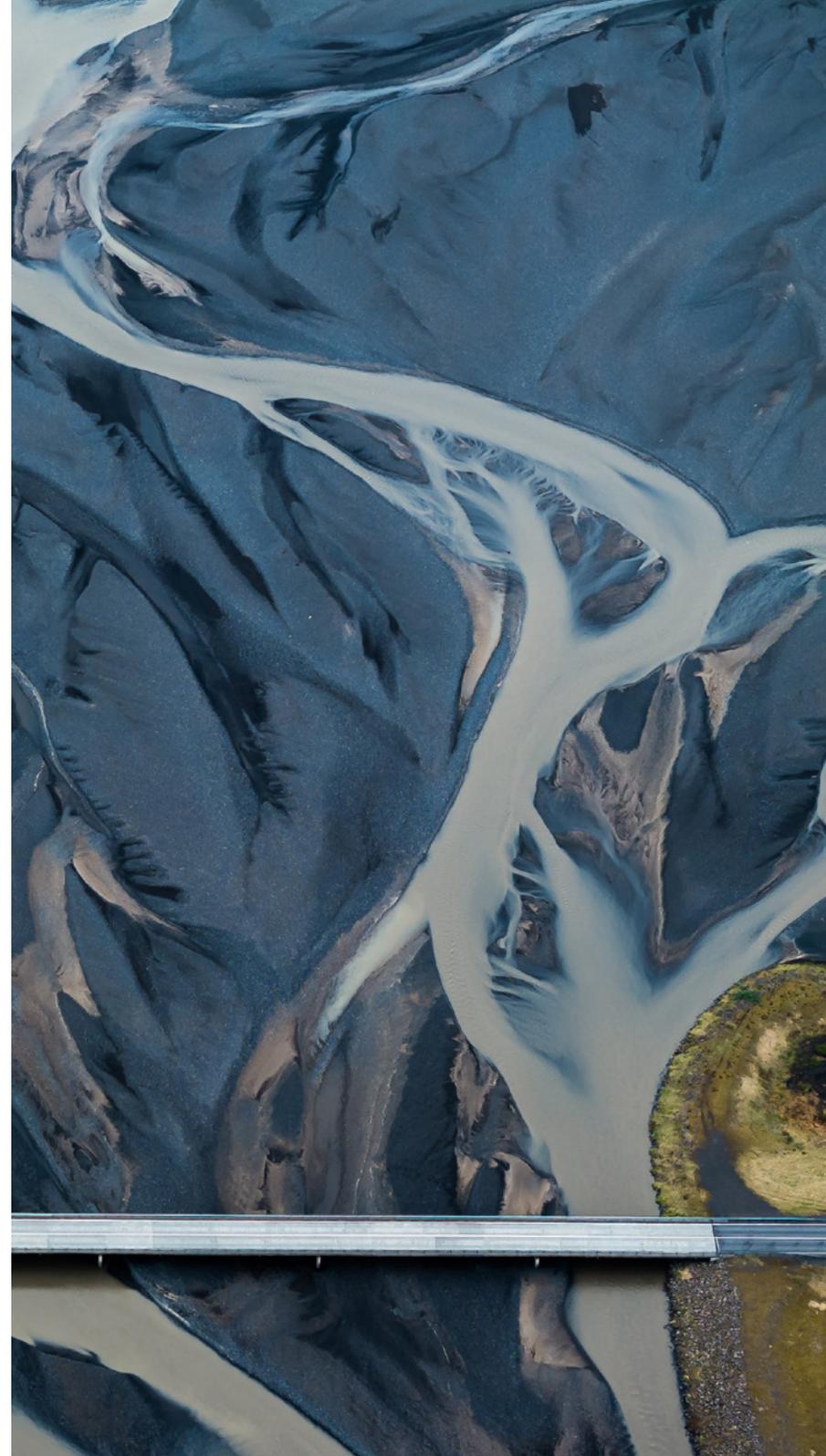
Decreasing Term Assurance & Critical Illness Cover for a sum assured of £240,000 over a 22-year term. MHA Wealth receive a total commission of £2,220 up front, and £2.27 per month starting at month 49, paid from the product provider. Joseph has no further charges to pay directly.

### Hollie receives advice on the following:

Income Protection with a monthly benefit of £1,500 over a 35-year term. MHA Wealth receive a total commission of £414.14 up front and £0.42 per month starting at month 49, which is paid from the product provider. Because this is less than MHA Wealths' minimum up-front fee for protection planning, Hollie receives an invoice for the balance of £85.86 which she can choose to pay by cheque or via BACS.

## Payment of our Protection Planning Fees

Our fees for Protection Planning may be paid directly by you as a lump sum or paid to us as commission by the product provider. Where we are paid by commission, we will tell you the amount before we carry out any business for you. Although you may pay nothing to us upfront, that does not mean that our service is free. You will still pay us indirectly through deductions from the amount you pay into your product.



# Important Information

## 1 Information on Our Charges and Services

The service we provide is advising on and arranging Retail Investment Products. We offer both initial and ongoing services. Any products we have arranged for you will only be kept under review as part of an agreed ongoing service for which you agree to pay.

Full details of the products we may recommend to you, including the minimum duration of the product, information on any right to cancel, or any other termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract.

Any advice or recommendation that we offer to you will only be given after we have assessed your needs and considered your financial objectives and attitude to any risks that may be involved. We will also take into account any restrictions that you wish to place on the type of products you would be willing to consider. In some circumstances we may provide you with a non-advised service where you will not receive advice or a recommendation from us. Where this is the case, we will provide details of our nonadvised services and charges separately.

### Our charges fall into the following two categories:

1. **Initial Charges:** these are upfront costs of our services.
2. **Ongoing Charges:** once your financial plan is in place, it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this and ensure that you continue to have the most appropriate arrangements in place.

Our actual charges (in pounds and pence) will be agreed with you before we do any work, and we'll explain your payment options to you. We'll also let you know where any fees are subject to VAT.

Our fees can be deducted from your investments (where the provider allows) or paid directly by you. You should note that when paid through the investments, this may reduce your personal tax thresholds and/or exemption levels and it will also reduce the amount used for investment. Where this happens, we will discuss it with you and confirm it in your personal Suitability Report.

Our charges may be VAT exempt unless the work we provide for you only involves advice and/or preparing a report, in which case VAT may be applicable. We will always tell you if you have to pay VAT before we undertake any work for you.

## 2 Other Charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service Costs:** Where custody of your investments is provided by a nominee company or platform (an online investment administration service) there will usually be a charge made, either by them directly or by us for arranging on your behalf, for administering your investments. Such charges will be confirmed with you prior to the commencement of any services.
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions.
- We'll always disclose any third-party costs as part of making our recommendations.

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information. We'll confirm the actual aggregated costs and charges based on our recommendations within our Suitability Report.

### **3 Completing the Confidential Financial Planning Questionnaire**

In order for us to advise you on a financial solution that is most suited to your needs, we do need information on your current personal and financial circumstances. This information is important for us to understand your tax situation, capacity for loss, and to enable us to implement a financial solution that fits your circumstances and enables us to act in your best interests. Updating this information regularly enables us to ensure that, as and when your circumstances change, the products we have previously recommended remain suitable for you. We appreciate that the questions we ask can be personal, but our service includes complete confidentiality.

Changes in small details may affect our advice, so keeping us informed means you can be confident we are always acting in your best interest with the most up-to-date information.

### **4 Communication**

We may communicate with you by post, telephone, email, or in person. All our communication with you will be in English. To ensure we carry out your instructions accurately, and to continually improve our service, we may record your telephone conversations with us. In certain circumstances, we may ask you to confirm any instructions in writing prior to implementation, to help avoid any future misunderstandings.

### **5 Data Protection & Privacy Policy**

To provide our services properly we'll need to collect information about your personal and financial circumstances. Processing of your personal data is necessary for the performance of our contract for services with you. Generally this is the lawful basis on which we intend to rely for the processing of your data. We take your privacy seriously and will only use your personal information to deliver our services.

Our privacy policy can be found on our website at [www.mha.co.uk](http://www.mha.co.uk). If you would like us to provide you a copy of this via post or email, please let us know.

### **6 Conflicts of Interest**

Although we always try to act in your best interest, there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens, we will write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly. If you would like us to provide you with a copy of our Conflicts of Interest policy, please let us know.

### **7 Best Execution**

Where we send investment applications or transactions on your behalf to third parties, we'll take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'. We are prohibited from receiving any inducements, so you know we'll always be acting in your best interests.

### **8 Financial Crime & Anti-Money Laundering**

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. We'll verify your identity before undertaking any business with you.

To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

### **9 Risks**

Please be aware that the value of investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or on other economic factors, which are outside of our control. Past performance is not a guide to future performance. Specific warnings relevant to the investments or investment services we recommend will be confirmed to you in your Suitability Report.

## 10 Financial Services Compensation Scheme (FSCS)

The FSCS is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim.

### Investments

Eligible claims related to most types of investment business are covered for up to 100% of a claim up to a maximum of £85,000 per person per firm.

### Insurance

In the majority of cases, eligible claims about the advising and arranging of protection products are covered for up to 100% of the claim, without any upper limit. Further information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

## 11 Selecting a Level of Service

Once we have an understanding of your circumstances and objectives, we will work with you to find an optimal solution. We pride ourselves in providing our customers with a fair service that is in their best interests. If you later wish to amend the level of service you require, for whatever reason, we can make any changes as needed.

## 12 Providing Information to your Insurer

Your insurance protection cover is based upon the information you provide to the insurance company. Where you are buying this as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. All other clients (e.g. commercial clients) must disclose 'material facts' prior to inception and throughout the period of the policy. Failure to disclose material information that may invalidate your cover could mean that a claim may not be paid.

## 13 Legal and Accounting Advice

We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us, to a solicitor or accountant.

## 14 Complaints

Our clients value the service we provide and often recommend us to others. In the unlikely event that you are dissatisfied with our services or advice you are entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint, please contact us:

**In writing :** The Compliance Officer, MHA Wealth, Century House, 1 The Lakes, Northampton NN4 7HD

**By e-mail:** [wealthcomplaints@mha.co.uk](mailto:wealthcomplaints@mha.co.uk)

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## 15 Cancellation

You may cancel your ongoing service at any time without penalty. The notice period is one month from receiving the request in writing.

This will provide us with sufficient time to carry out your instructions and deal with any outstanding actions. We reserve the right to charge you for services provided prior to cancellation. Underlying investments may have differing notice periods for cancellation, which you will be advised of at time of investment. We may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about them.

## 16 Next Steps

If you would like to engage in our services, you will need to sign our Client Engagement Letter and return this to us. You can contact our offices and arrange an initial meeting to start the ball rolling.

We will ask you to provide us with a copy of your ID to enable us to do our initial anti-money laundering checks, and we will provide you with a Confidential Financial Planning Questionnaire to complete with details of your current circumstances.

## Disclaimers

Unless we notify you in writing to the contrary, we will be treating you as a retail client.

This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Our permitted business is advising on and arranging pensions, savings, investment products, and noninvestment insurance contracts. Our Financial Services Register number is 143715. You can check our permissions on the Financial Services Register by visiting the FCA's website: [www.fca.org.uk/firms/financialservices-register](http://www.fca.org.uk/firms/financialservices-register), or by contacting the FCA on 0800 111 6768. You can also obtain further information from [www.fca.org.uk/consumer](http://www.fca.org.uk/consumer).

MHA Wealth is the trading name of MHA Wealth Ltd, a company registered in England (1916615) with registered office at The Pinnacle, 150 Midsummer Boulevard, Milton Keynes, MK9 1LZ.

MHA Wealth is authorised and regulated by the Financial Conduct Authority (FCA) with registered number 143715 and is a member of the London Stock Exchange.

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This information represents our understanding at the time of publication of current law and HM Revenue & Customs practice. Tax assumptions and reliefs depend upon an investor's particular circumstances and may change if those circumstances or the law change. You are therefore recommended to seek professional regulated advice before taking any action.

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MHA Wealth is a member of the MHA group.

Further information on the MHA group can be found at: [www.mha.co.uk](http://www.mha.co.uk)

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Further information can be found via our website: [www.mha.co.uk/terms-and-conditions](http://www.mha.co.uk/terms-and-conditions).

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 London, Midlands, South East, North West, Wales, Scotland.

 MHA-UK

Now, for tomorrow