
Information about our services & costs

Anglo International Group Ltd
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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?

Independent advice – We will advise and make a 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 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.

All charge amounts quoted below are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable. Anglo International Group Ltd is not registered for VAT.

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.

Details on the services we offer are available in our 'Investment Service Levels' summary document that has been provided to you and is attached to this document.

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.

Your payment options

Initial &/Or Ongoing Advice Service

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

Following on from our 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 20 business days. We accept cheques. We do not accept payment by cash. You will be provided with a receipt upon payment.

- **Paying your adviser charge via your investment products**

In some circumstances we may be able to take our charge from the investment products that you hold. This could be from the investment products we might recommend, or investment products that you currently hold. If you decide on this method of payment bear in mind that the amount of your investment will be reduced




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.

Service	Charge Basis	What we will provide	Example cost (£)
Full financial review Pension Planning/Advice Investment Advice	<p><u>Hourly Rate</u></p> <p>An adviser charge based on the amount of time spent, as per the following hourly rates:</p> <p>Director £200</p> <p>Financial Adviser £175</p> <p>Administration £65</p> <p>subject to a min of £65 and a max of £200</p> <p><u>For a Lump Sum Investment</u></p> <p>A one-off fixed 'adviser charge' as a percentage of the initial investment amount as follows:</p> <p>Amounts up to £50,000 3% of the amount invested - subject to a min of £300 and a max of £1,500</p> <p>For the next £50,000 2% of the amount invested- subject to a min of £1,500 and a max of £2,500</p> <p>For the next £100,000 1.50% of the amount invested- subject to a min of £2,500 and a max of £5,500</p> <p>For the next £100,000 1.00% of the amount invested- subject to a min of £5,500 and a max of £6,500</p> <p>Amounts above £300,000 - Negotiable</p>	<p>We will undertake a full review of your current circumstances & will provide advice and recommendations :-</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. 	<p><u>Hourly Rate</u></p> <p>If the amount of time taken to advise and arrange a suitable product for you was 10 hours financial planner time plus 10 hours for administration time, this would mean a total initial 'adviser charge' of £2,780 would be payable.</p> <p>(£200 x 10 hours plus £65 x 12 hours).</p> <p><u>For a Lump Sum Investment</u></p> <p>If you invest a lump sum of £100,000, we would charge an initial 'adviser charge' of £2,500. (£50,000 x 3.00% + £50,000 x 2.00%).</p>

INVESTMENT SERVICE LEVELS	Investment Service 	Investment Management Service 	Investment Portfolio Service 
Investments	Investments up to £50,000	Investments/portfolios £50,000 - £150,000	Investments/ portfolios over £150,000
Portfolio Analysis and Recommendations	up to £750	£750- £1500	£1500-£3000
Implementation of recommendation	Up to 3% of initial investment or transfer value (offset analysis fee)		
Transfer of existing assets	Up to 2%		
Annual service charge NB We do not charge for fund switches	0.75% p. a		
Investment style options	Following advice investments may remain unchanged		
	This service is for clients requiring simple straightforward advice.	A focused financial planning service covering specific areas.	A comprehensive financial planning service, designed for clients with complex situations requiring high levels of initial and ongoing planning.
Service standards	You provide us with information on the specific areas where you require financial advice.	We will listen to your requirements and create an initial outline proposal covering your circumstances.	We meet with you to discuss your personal circumstances and financial planning, clarifying your existing arrangements and provide a full and detailed report.
	We produce detailed advice in that area alone, meeting with you to explain our recommendations.	Together we will create a bespoke financial planning report covering specific areas where you require advice, meeting with you to go through every detail.	Together we will create a strategy covering every aspect of your finances including investment and retirement planning, protection needs and tax planning.
	We will provide a level of service including annual updates and a review meeting every 2 years with access to our client support team when required.	We then provide an ongoing professional service, including an annual review meeting at our offices, with access to our client support team when required.	We then provide an ongoing professional service, including a minimum of two comprehensive reviews each year, at a place of your choice, with access to our client support team when required.
	Once agreed we will implement our recommendations and inform you of progress at every stage.		
	We will keep you informed of latest relevant financial news via our email newsletters.		
	We can offer other financial services but we would have to charge a fee for anything outside the agreed level of service		