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This document sets out the standard costs and charges that apply to the advice and service that we provide to clients. We will agree with you in writing the actual amount that will be payable before we carry out any business for you.

You need to read this important document. It explains the service you are being offered and how you will pay for it.

1 Whose products do we offer?

Investment

Please refer to section 2 of this document

Insurance

- We offer products from a range of insurers for non-investment pure protection, personal general, household and commercial general insurance contracts.
 - We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
 - We only offer products from a single insurer.
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Home Finance Products

1. Mortgages

- We offer regulated mortgage contracts from the whole market.
- We only offer regulated mortgage contracts from a limited number of companies.
- We only offer regulated mortgage contracts from a single lender.
- We do not offer regulated mortgage contracts.
- We do not offer deals that you can only obtain by going direct to a lender.

2. Islamic Home Purchase Plans

- We offer Islamic home purchase plans from the whole market.
- We can only offer Islamic home purchase plans from a limited number of providers.
- We can only offer Islamic home purchase plans from a single provider; the Islamic Bank of Great Britain.

2 Which service will we provide you with?

Investment

- Independent advice** – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation 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, but we only offer advice on limited types of products, or products from one company or a limited number of companies. This will apply to collective investments only EG. ISA's and OEIC's whereby we use the platform Ascentric and the provider Met Life.
- No advice** - 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.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for non-investment pure protection.
- You will not receive advice or a recommendation from us for household, personal and commercial general insurance. 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.

Home Finance Products

1. Mortgages

- We will advise and make a recommendation for you on regulated mortgages contracts 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 regulated mortgages contracts we will provide details on. You will then need to make your own choice about how to proceed.

2. Islamic Home Purchase Plans

- 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.
- You will not receive advice or a recommendation from us. We are able to introduce you to a single provider of Islamic Home Purchase Plans; The Islamic Bank of Britain.

All of the above services involve the arranging and bringing about of a contract between you and another party, should you instruct us to proceed with our recommendation.

3 What will you have to pay us for our services?

Investment

1. You will pay for our services on the basis of the work undertaken for you. 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.
2. Please note that depending on the type of product, there may be other costs or taxes that are not paid through us or imposed by us.

Non-advised services

3. We do not have a set cost or charge in relation to non-advised services. The amount you will pay will be dependent upon the type of transaction and value of the transaction that you engage us to implement. We can be paid in the form of a fee payable by you or by commission paid by the product provider. If you choose for us to be paid by commission, this does not mean you are not paying us, as the commission paid will be reflected in the charges that the provider makes against your transaction.
4. We will discuss your payment options with you and answer any questions you have. If we are to be paid by commission we will tell you the amount we will receive. If we are to be paid for implementing a transaction by a fee payable by you we will not complete any business until we have agreed with you how much this will be and how we are to be paid.

Advised services

5. You will pay for our services on the basis of the work undertaken for you. Generally this will relate to the advising on and arranging of financial products on your behalf.
6. We will discuss your payment options with you and answer any questions you have. We will tell you the specific amount payable before we carry out any chargeable work for you.

The cost of our services

7. Our standard charges are broken down as follows:

Service	Advice Charge	Notes
Initial meeting to explain what it is we do and to obtain information about you that will allow us to establish if we can assist you and indeed that you want our assistance.	No charge	No charge
Wealth Creation. Designed for client who require a 'one off' piece of advice or those requiring uncomplicated (e.g. a Single ISA top up) financial advice.	£249 Minimum advice fee Assets charged on a tiered structure (Please see tier structure below)	Investment up to £8,300 would equal a £249 charge (minimum fee)
Wealth Management. A financial review report containing a full analysis of your current financial, personal and other circumstances and identification of any shortfalls in your financial plans. Provision of a detailed specific recommendation or recommendations report on how best to address any shortfalls in your financial plans.	£750 Engagement Fee minimum. Assets charged on a tiered structure (Please see tier structure below)	An investment up to £25,000 would equal a £750 charge (the minimum)
Wealth Engagement. As above as well as Quarterly Reviews, priority Contacts and appointments, Invites to Seminars and complimentary reviews for family members.	£1,200 Engagement Fee minimum. Assets charged on a tiered structure (Please see tier structure below)	An investment up to £40,000 would equal a £1,200 charge (the minimum)
Pension & Retirement Analysis. Provision of a detailed report and recommendation in relation to Pension and Retirement plans. Provision of a detailed specific recommendation or recommendations report on how best to address any shortfalls in your financial plans.	£500 minimum fee Assets charged on a tiered structure (Please see tier structure below)	An investment up to £16,667 would equal a charge of £500 (the minimum)

Amount Invested	Initial Advice Fee
Up to £250,000	3%
Next £250,000	2%
Amounts over £500,000	1%

For example

An investment of £700,000 would be broken down as follows

The first £250,000 is charged at 3% = £7,500

The next £250,000 is charged at 2% = £5,000

The remaining £200,000 is charged at 1% = £2,000

Total charge = £14,500

An investment of £400,000 would be broken down as follows

The first £250,000 is charged at 3% = £7,500

The remaining £150,000 is charged at 2% = £3,000

Total charge = £10,500

Note: VAT may apply in some circumstances. We will tell you if VAT is to be paid.

Your payment options

Settling your adviser charge through a single payment

8. Whether you buy a product or not you will be required to pay us an adviser charge for our advice and services, this will become payable on completion of our work. You may decide to settle your adviser charge by way of a single payment either by cheque, debit card, credit card or bank transfer. Where you have purchased a product you may also have the option of paying our adviser charge by a single deduction from the products.

Settling your adviser charge by instalments

9. In the case of regular premium products, you may have the option of paying our adviser charge over an agreed period of time but within 12 months of our advice. We will agree with you the amount and timescale of payment that is best for you. The instalments only cover the adviser charge, and will not cover the cost of any ongoing service, which will be agreed with you separately.
 - a. ***Paying by instalments through your recommended product***
Some regular premium product providers will accept your specific instruction to pay our adviser charge from the product you have purchased. They will require you to instruct them of the amount to be paid for each instalment and the number of instalments to be made.

While this option means that you will not pay us up front, it does not mean that you are not paying us. Our adviser charge will be paid indirectly through the product deductions. These deductions could reduce the amount left for investment.

- b. ***Paying by other arrangements***
We can facilitate payment by instalments through a direct debit or standing order agreement.

Keeping up with your payments

10. It is important that where you have decided to pay your adviser charge by way of instalments that you keep up with your payments. Where you do not keep up with your payments, the total outstanding amount will become immediately payable on demand.

Payment for ongoing services

11. Any ongoing service is optional.
12. We provide three levels of ongoing service. Where you request and we agree to provide an ongoing service to you there will be an additional charge for this. We will confirm the rate, frequency and length of this ongoing service before it starts.

Service Level	Payment Direct from Client or paid through product funds	Minimum payment if applicable	Examples where the fee is based upon a % of the fund value
Wealth Creation	0.5% of investable assets on which the ongoing service is being provided subject to a minimum of £249pa	£249 per year	<ul style="list-style-type: none">• For investable assets up to £49,800 the annual charge would be £249pa (the minimum)• For investable assets of £150,000 the annual charge would be £750
Wealth Management	1% of investable assets on which the ongoing service is being provided subject to a minimum of £750 pa	£750 per year	<ul style="list-style-type: none">• For investable asset up to £75,000 the annual charge would be £750 (the minimum)• For investable assets up to £200,000 the annual charge would be £2,000
Wealth Engagement	1% of investable assets on which the ongoing service is being provided subject to a minimum of £1,200 pa	£1,200 per year	<ul style="list-style-type: none">• For investable asset up to £120,000 the annual charge would be £1,200 (the minimum)• For investable assets up to £200,000 the annual charge would be £2,000
Pension & Retirement Analysis	1% of investable assets on which the ongoing service is being provided subject to a minimum of £750 pa	£750 per year	<ul style="list-style-type: none">• For investable assets up to £75,000 the annual charge would be £750 (the minimum)• For investable assets of £500,000 the annual charge would be £5,000.

13. Please note that if you pay for ongoing services on a percentage basis, that the amount we receive may increase as the fund value increases and conversely reduce if the fund value falls.
14. The ongoing service charge can be paid by way of a deduction from your investments or by direct payment from you under a bank transfer, direct debit or standing order as an annual or monthly payment schedule. Any payments will be payable in advance of us providing the review service in each period.
15. An ongoing service can be cancelled by either party by providing 30 days written notice of cancellation. This will be subject to the delivery of any outstanding items by us, and any settlement of monies due for the ongoing service by you.
16. Please note that VAT may apply to our ongoing service fees. We will tell you if VAT is to be paid.

Insurance

- A fee.
- No fee. We will receive commission from the insurance company selected for non investment pure protection, household, commercial and personal general insurance.

17. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £149 will be payable immediately to engage us and a further £200 at the time of providing advice. A 0.25% of the loan amount will be payable on completion. For example, for a loan amount of £100,000, the amount payable on completion would be £250.

18. Where the chosen lender pays us commission for introducing you to them for the mortgage, this will reduce the amount that we would ask you to pay on completion.
19. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

20. If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund
- No refund.

Islamic Home Purchase Plans

- No fee. We may be paid an introducer fee by the provider.
- A fee.

Refund of fees

21. If we charge you a fee, and your Islamic Home Purchase Plan does not go ahead, you will receive:

- A full refund
- No refund.

22. If a fee for our services is to be deducted, or a commission paid from a recommended product, should the product not proceed or be cancelled, and this results in the non-payment of the fee or commission, the amount will be payable by you directly.

4 Loans and ownership

23. Harris & Associates Financial Consultants Ltd is an appointed representative of In Partnership the trading name of The On-Line Partnership Limited
24. The On-Line Partnership Limited is a wholly owned subsidiary of On-Line Partnership Group Limited, which in turn is a wholly owned subsidiary of Russell Investment Systems Limited.
25. From time to time, The On-Line Partnership Limited may provide its appointed representatives with business loans and/or other short-term financial assistance.

Message from the Financial Conduct Authority

Think carefully about the product and services you need. If you want information or advice on standard mortgages please ask.