



# Fair Value Statement – At a Glance

## Who We Are

- Independent Financial Advisers since 2006
- Managing over £100m of client assets
- Specialists in pensions, investments, mortgages, protection and estate planning

## Our Promise to You

- Personal advice tailored to your goals
- Clear, transparent fees
- Regular reviews to keep you on track
- Access to your adviser when you need them
- Peace of mind that your finances are in safe hands

## The Value You Receive

- Financial planning built around you – cashflow modelling, retirement planning, estate planning
- Ongoing partnership – annual reviews, regular updates and secure client portal
- Trusted expertise – backed by Best Practice & Benchmark (part of Schroders plc)
- Independent research shows our approach can add up to 3.94% extra value per year to your portfolio (Vanguard, 2022)

## **Our Fees – Clear & Fair**

- Ongoing advice fee: 0.75% p.a. (below UK average of 1%)
- Three service levels (A, B, C) to suit your needs
- Minimum fees: £500 – £3,000 per household
- No cross-subsidy: every client pays for the service they receive

## **Why Clients Choose Pebble**

- Competitive pricing
- Personalised financial planning
- Strong compliance & technology framework
- Dedicated support team
- Confidence for the future

## **Summary**

We believe our service offers clear, fair value. Our role is to give you confidence, clarity, and long-term financial security.

## Ongoing service proposition

We offer three tiers of ongoing services, advice and management of our client's wealth portfolios. These are each charged at the same 0.75% per annum value of the total funds invested. Each has a minimum fee income required (on a per household basis) and the actual services provided are as follows:

- Level A – subject to minimum annual fee income of £3,000 per annum
- Level B - subject to minimum annual fee income of £1,750 per annum
- Level C - subject to minimum annual fee income of £500 per annum

Ongoing Advice Tier Structure	Level A 0.75% pa £3,000	Level B 0.75% pa £1,750	Level C 0.75% pa £500
Subject to a minimum of			
<b>Annual face to face meeting with Adviser (to include)</b>	✓	✓	x
Setting objectives	✓	✓	x
Risk profiling	✓	✓	x
Asset allocation	✓	✓	x
Ongoing suitability	✓	✓	x
Tax charges	✓	✓	x
<b>Annual remote review meeting with Adviser (to include)</b>	x	x	✓
Risk profiling	x	x	✓
Ongoing suitability	x	x	✓
<b>Other services (to include)</b>			
Ad hoc meetings by prior arrangement	✓	x	x
Annual investment valuation report	✓	✓	✓
Access to Wealth Platform client portal	✓	✓	✓
Phone and email access to Adviser	✓	✓	✓
Named contact for admin support	✓	✓	x
All enquiries responded to within 24 hours	✓	x	x
All enquiries responded to within 48 hours	x	✓	✓
Bi monthly newsletters	✓	✓	✓
Monthly investment commentary by email	✓	✓	x
We will offer access to discretionary investment strategies with regular rebalances	✓	✓	✓
Unlimited withdrawals with no fees	✓	✓	x
Access to 'Auderli' Estate Planning app	✓	x	x
We will provide you with a Capital Gains Tax Report and income information with regard to your portfolio plus any pension contributions to enable completion of your tax return	✓	✓	x
<b>Retirement Planning (to include)</b>	✓	x	x
Prior to retirement we will create a personalised action plan which will explain different retirement options	✓	£250	£350

<b>Cash flow modelling (to include)</b>	✓	✓	x
Upon request	✓	✓	£350
<b>Working with other Professionals (to include)</b>			
We will introduce you to Accountants, Solicitors or any other professionals as the need arises	✓	✓	✓
We will provide other Professional Advisers with copies of your financial data when instructed by you	✓	✓	✓
<b>Specialist investment advice (to include)</b>			
We will recommend and advise upon Venture Capital Trusts and Enterprise Investment Schemes where appropriate	At no cost	As per Tier	As per Tier
Inheritance Tax Planning report	At no cost	£250	£350
Pension funding review & report (carry forward)	At no cost	£250	£350
<b>Top ups to existing contracts (to include)</b>			
ISAs	At no cost	At no cost	As per Tier
JISAs	At no cost	At no cost	As per Tier
Pensions	At no cost	At no cost	As per Tier
GIAs	At no cost	At no cost	As per Tier
Investment bonds	At no cost	At no cost	As per Tier
<b>Pension Transfers</b>	As per Tier	As per Tier	As per Tier
<b>Implementation of cash management platform</b>	At no cost	£250	£500

## Mortgage Advice & Arrangement

We charge a fee which falls due on submission of the mortgage application. We may receive a procuration fee (commission) from the mortgage lender, in addition to the fee we have charged you, which will be disclosed on the European Standardised Information Sheet (ESIS) you will receive relating to your chosen mortgage. The fee payable depends upon the level of procuration fee received from the lender, whether it is a rate switch, purchase or remortgage transaction. The fee is reduced for 'rate switch' or product transfer applications where you are remaining with the existing lender, this reflects the reduction in our costs for providing this service.

	<b>Purchase</b>	<b>Remortgage</b>	<b>Rate Switch</b>
<b>Transactional Client</b>	£499 <sup>(2)</sup>	£399 <sup>(2)</sup>	£199 <sup>(1)</sup>
<b>Existing Client – Level A</b>	£0	£0	£0
<b>Existing Client – Level B</b>	£199 <sup>(2)</sup>	£199 <sup>(2)</sup>	£0
<b>Existing Client – Level C</b>	£299 <sup>(2)</sup>	£299 <sup>(2)</sup>	£0

(1) - waived if procuration fee paid by lender shown on mortgage offer is above £450

(2) - waived if procuration fee paid by lender shown on mortgage offer is above £1,250

## Summary

To summarise, we believe our clients see real value from our services, which provide them with personalised, holistic financial planning advice and peace of mind through the use of:

- Carefully structured processes, which are reviewed regularly
- Varying service levels within our proposition to ensure clients receive advice and services in areas specific to their needs
- Continuing Professional Development for all advisers at the firm
- Being a member of a large organisation offering a compliance framework, award winning technology systems and regulatory supervision
- Regular meetings to monitor progress and adapt plans according to changing objectives
- Thorough market research and analysis, completed on a regular basis (at least twice yearly)
- A commitment to our clients to add value at a competitive price