

Financial Planning and Direct investment Services

	Financial Planning Service	Direct Investment Service
Service Summary	A fully advised service, combining our capabilities of financial planning, investment management and efficient administration	Best suited for individuals with straight-forward portfolios and non-complex personal circumstances, whose investments do not currently require on-going financial advice
Dedicated Financial Planner	Yes Face to face ¹ , telephone or virtual meetings	No Access to one-off advice as required (fees apply)
Annual review of finances, circumstances and ongoing advice	Yes	No
Quarterly investment reports	Yes Online or Paper	Yes Online or Paper
Annual tax statement to aid tax return completion	Yes Online or Paper	Yes Online or Paper
Costs	Ongoing Financial Planning Service Fee of between 0.55% and 1%, based on the value of the investments under management subject to a minimum of £2,500 per annum ² Platform fee starting at 0.25% per annum, reducing based on the amount invested	Platform fee starting at 0.25% per annum, reducing based on the amount invested. Full details of the tiered charges are shown on our website.
Minimum value	Financial Planning is likely to be appropriate for those with larger portfolios, i.e. more than £250,000	No minimum value
Products available	TrinityBridge ISA, JISA, Investment Account and SIPP ³ Wider range can be recommended from other product providers	TrinityBridge ISA, JISA, Investment Account and SIPP ³
Online access to Portal and mobile App	Yes, to view portfolio valuation, transaction history and documents. Access available on request	Yes, to view portfolio valuation, transaction history and documents. Access available on request
Ability to add funds, withdraw cash and transact through App or Portal	No	No

¹ Subject to investment value

² Full details of our fees and charges for the Financial Planning service are available on request

³ SIPP subject to £150+VAT annual fee

Automatic annual ISA subscription from other investments on our platform	Yes, if appropriate	No
Management of cash for fees and income	Management of cash balances for income and fee payments	No
Pension Income and Lump Sums	Advice and facilitation of transactions provided	Self-managed with forms available on our website
Investments available	Advice on collective investment funds Access to discretionary investment management of portfolios including global shares and other assets	Access to a range of collective investment funds
Management of non TrinityBridge products	Advice and facilitation of transactions provided	No
Dedicated support team	Yes 9am-5pm Monday to Friday (excluding public holidays)	Yes 8am-6pm, Monday to Friday (excluding public holidays)
Regular research articles and insights	Yes – available on our website and may be sent to you where you have opted into our client engagement programme	Yes – available on our website
Wealth Matters Magazine	Yes – available on our website and may be sent to you where you have opted into our client engagement programme	Yes, where you have opted to receive marketing materials

Our Terms and Conditions are available online, please visit trinitybridge.com/general-terms-and-conditions