



Services & Costs Disclosure Document (SCDD)

A

SCDD V7 – from June 2025

Arundel Wealth Management Limited
The Atrium, Curtis Road, Dorking, Surrey RH4 1XA

T 0345 643 4051 **E** info@arundelwealth.co.uk **W** [arundelwealth.co.uk](https://www.arundelwealth.co.uk)

Authorised and regulated by the Financial Services Authority 465838

We are an intermediary that acts on your behalf when providing services to you.

This document should help you 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 to you after we have assessed your needs. Our recommendation will be based on suitable retail investment products (including pensions), financial instruments, structured deposits and savings.

The products will be sufficiently diverse in type, issuers or providers.

Where protection forms part of the advice, a separate 'Insurance Initial Disclosure Document' will be issued.

OUR SERVICES

We will agree a fee based on the type(s) of work we are asked to undertake for you.

This can be a pre-agreed charge for a single piece of work, or an ongoing adviser charge should you want ongoing advice, or a combination of the two.

We will discuss your payment options with you and will not charge you until we have agreed how we are to be paid.

All fee amounts quoted in this document are exclusive of VAT, expenses and disbursements; these will be added to the invoice if applicable.

Initial Advice

Our initial advice will be based on your requirements and circumstances at that point in time. We are unable to ensure that this initial advice remains suitable unless you select to receive 'ongoing services' from us. If you decide not to receive ongoing advice from, the onus will be on you to keep us updated with any changes in your circumstances.

First meeting

Although we do not normally charge for an initial meeting (up to an hour), we may in certain circumstances, depending on the length of the meeting and on potential travelling time. Such fees will be agreed with you prior to the meeting.

You can include family members or other professional advisers in our meetings as you wish. We insist that all under-18's are accompanied by an appropriate adult. If you are over age 80, or if we consider you to be vulnerable (e.g. ill health or recently suffered a bereavement), we strongly recommend that you are accompanied by a trusted individual.

The main purpose of this initial meeting will be to obtain as much information as possible relating to your objectives and circumstances, your knowledge and experience of financial products, and your attitude to risk.

Understanding these factors will determine the basis of our advice and charges.

Where necessary, we will forward letters of authority to your existing product providers.

The information subsequently received will be checked and analysed, and we might need to revert to you for further information.

We might also seek your permission to liaise with your other professional advisers (accountant, solicitor, investment managers etc.) if necessary.

Initial report

Using our in-house expertise and resources as well as external technical research if appropriate, we will prepare a report based on your objectives and circumstances.

Our report will highlight how likely it is you can meet your objectives as well as any shortfalls and, if we consider it a priority over your stated objectives, we will advise you accordingly.

We try wherever possible to consider tax planning opportunities, and will liaise with your tax advisers as needed. Please note that the Financial Conduct Authority (FCA) does not regulate tax advice. We offer limited tax advice in relation to products and services that we are authorised to advise on and we will generally suggest when we think you need to seek specialist tax advice.

Our investment recommendations will detail reasons for suitability including asset allocation, likely risk, expected returns and historic performance.

We do not offer legal advice and will endeavour to suggest when we think you need to seek legal advice.

We will not review financial transactions made before our relationship commenced unless you specifically request this.

Our research and preparation of a report typically takes between 2 and 6 weeks to complete, and we are usually dependent on third parties to provide information. We will update on progress and let you know of any potential delays.

We will issue the report ahead of our follow up meeting, electronically via the Microsoft ShareFile secure portal or post if you do not wish to communicate via electronic methods.

The report will detail your current position and our observations on each area. We will make recommendations for your goals taking into consideration a range of factors, available opportunities and minimisation of risks.

We will include recommended actions covering various time horizons (immediate implementations and recommendations for the future).

The report will also contain the supporting information behind the recommendations, for example, illustrations and product documents (including Key Features, Terms and Conditions, Costs and Charges Disclosure).

If additional meetings are required prior to proceeding with the recommended course of action, an additional fee might be charged but this will be agreed in advance.

Implementation

Where this is not necessary, on receipt of your instructions (generally a completed application form or payment), we will implement the agreed plan and will keep you notified of the progress.

Details of any transactions undertaken through Arundel Wealth Management Limited will be recorded securely in our secure electronic system, a copy of which you may request at any time.

Ongoing Services

In addition to our initial advice services, you might wish to work with us on an ongoing basis. This should ensure that the advice we have provided continues to be appropriate for you. We presently have two regulated 'Ongoing Advice Services':

- **Wealth Management Service**

For those in the process of building or maintaining wealth, who want ongoing support to ensure that their financial plan stays on track to meet their objectives. The plan will be formally reviewed on an annual basis, with additional meetings and communication being agreed between us. This will include oversight of and advice on investments as well as proactive advice on financial matters which we feel are relevant to you.

- **Retirement Service**

For those who are approaching, or are in, partial, phased or full-time retirement who need assistance with managing their budget, income and pension arrangements. This includes guidance on which assets or investments should be used to generate your income in the most tax efficient way and in a timely manner. Pension legislation and tax laws change frequently and so it is imperative that any retirement plan is monitored at least annually, to ensure any income generating vehicles being used remain the most appropriate.

- **Consultancy Service**

This can be tailored to what you need. It can be to carry out a single project, an extra pair of eyes on external financial arrangements, or acting as a sounding board on a broad range of financial and professional matters to help you ensure your finances are doing what you need.

Services & Payment Agreement (SPA)

This will detail the services we have agreed to provide and our terms for doing so.

Our charges are summarised on pages 5 and 6 of the SPA, based on the services required and the time we estimate it will take to provide them.

As your wealth and investments potentially increase, ongoing charges might increase, particularly where a percentage (%) based fee is agreed.

Your requirements can be amended at any time and we will review our charges with you as needed.

Cancellation Terms

You can cancel our Services and Payment Agreement at any time by notifying us in writing or by email.

If there is any outstanding work or action points at the date of cancellation, we will highlight this to you and discuss how you wish to conclude matters and agree any final fees payable.

Assuming there is no outstanding work, on receipt of your cancellation notice, we will arrange for any future payment of associated charges to cease and no refund would be returnable.

OUR CHARGES

We will agree a charge for our professional advice which will become payable on completion of our work, unless an up-front fee has been agreed in advance. We will always discuss the available payment options and we will not charge until you have approved the proposed fee.

Independent Review

An 'independent review' generally does not result in a new product or policy being implemented and includes the assessment of present plans, risk profile, full budget analysis and lifetime cash flow forecast.

This review is likely to be subject to VAT and we will confirm this to you at the time.

Such reviews are subject to a minimum fee of £2,500 plus VAT, and generally to a maximum of £10,000.

Fees are calculated based on the following rates:

Adviser:	£300 per hour
Paraplanner:	£200 per hour
Administrative Support:	£100 per hour

For example, an independent review of your investment and pension plans and a budget and lifetime cashflow forecast, typically takes 6 hours by the adviser, 3 hours by the paraplanner and 3 hours by an administrator, and the total fee would be £2,700 plus VAT, (if applicable).

Independent Recommendation

Where we provide advice that results in the recommendation to invest, the fee can either be a fixed fee or based on the amount invested. This table outlines our standard charging structure.

Amount Invested	Percentage of Investment
Up to £250,000	2%
£250,001 to £750,000	1.5%
£750,001 to £1,000,000	1%
£1,000,000 and above	Agreed with each client based on the complexity of work and time taken to provide the advice that you require. In most cases, this would usually be capped at £15,000.

The amount we will receive will be dependent on the value of the investment you make. A minimum charge of £2,000 applies, subject to agreement.

Examples of the amounts you might pay

Example 1: If you invest £75,000 with us, our minimum charge of £2,000 would apply.

Example 2: If you invest £500,000 with us, we will charge £8,750, i.e., £5,000 on the first £250,000 investment and £3,750 on the additional £250,000 investment. VAT is not normally charged where the advice involves a financial product, such as an open ended investment company (OEIC).

Our fee might vary from the table above if the work is more or less complex than average. We will confirm our fee to you and obtain your agreement before starting the work.

Services

Our fee is determined by several factors, including:

- Estimated time to provide your required services
- Complexity of your finances
- Amount of ongoing contact needed
- The bespoke aspects of the service you want

The fee can be fixed or linked to the value of investments that we oversee on your behalf. You can opt for a combination of the two if you prefer.

Our minimum annual fees are:

Service	Ongoing Fee
Wealth Management Service	0.5% of the value of investments subject to a minimum of £3,750. In most cases, this would usually be capped at £30,000.
Retirement Service	0.5% of the value of investments subject to a minimum of £3,750. In most cases, this would usually be capped at £30,000.
Consultancy Service	Agreed with each client based on the complexity of work and time taken to provide the ongoing advice that you require. In most cases, this would usually be capped at £30,000.

Examples of the amounts you might pay

Example 1: A standard 'Ongoing Service' for a client with funds under management of £500,000

For the Wealth Management and Retirement services, the minimum fee of £3,750 would apply, as a 0.5% fee would result in a fee below the minimum.

Example 2: A standard 'Ongoing Service' for a client with funds under management of £800,000

The 0.5% fee would result in a fee of charge of £4,000 pa, fluctuating as the value of the investments changes.

Our Wealth Management and Retirement Services include a formal 'Annual Review' each year, to ensure that your financial plan remains suitable.

As part of the annual review, we review and update the following:

- Income & Expenditure including planned capital expenditure / gifts to family in the coming 12 months
- Current and future liabilities
- Lifetime Cashflow Forecast (if applicable)
- Cash savings and if applicable, investments not overseen by us
- Other assets purchased, or planned purchases, or any assets disposed of
- Changes to any of your objectives/ plans / health / circumstances/ priorities
- Your attitude to risk

In addition, we will discuss any outstanding shortfalls previously highlighted and review whether they need any attention.

We will provide a written summary of our meeting, detailing our discussions and how you can meet your objectives, as well as any actions we recommend you take.

Additional fees could occur if you request work beyond the services we agreed. This will be discussed and agreed with you prior to any work taking place.

Your 'Services & Payment Agreement' should be read in conjunction with the 'Client Agreement' document and can be terminated at any time, by either party giving notice in writing or by email, in accordance with the Termination Clause confirmed within the Client Agreement.

PAYMENT OPTIONS

Initial Advice

Payment for our services can be made via a direct Bank transfer (BACS) or paid by deduction from your investment product(s) via a one-off payment. If our initial advice is for protection business only then you might elect not to pay us a fee for doing this. Instead, we might receive commission from the insurer which is a percentage of the premium you pay to the insurer. This will be disclosed to you prior to any transaction, and we would refer you to our separate Insurance Initial Disclosure Document.

Services

Fixed annual fees can be paid on a monthly, quarterly, six-monthly or annual basis, either via a standing order payment directly from your bank account, or from your product provider(s) or investment platform that holds your investments.

Percentage based fees will generally be collected from the provider or investment platform that holds your investments.

If the agreed fee is solely linked to your investment holdings (i.e. 0.5%), then the fee will usually be paid via the product or platform on which it is held.

Any fee is taken directly from the product(s) will reduce the amount left for investment and might, depending on your circumstances, have other consequences (e.g. reduced death benefits or higher platform charges). If you select this option, we will discuss and demonstrate the implications of using this payment method, prior to putting it in place.

OTHER COSTS AND ASSOCIATED CHARGES

Aggregated Costs and Charges

We will also provide you with an Aggregated Costs Document in relation to investments.

This will detail the information on the total charges of the financial products and services that have been recommended for these investment types and illustrate the impact of those charges on your investment returns. This will include all third party product and service charges as well as our firms' charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you opt to take ongoing services.

If you are paying for our ongoing services directly, we will re-confirm our fees to you on an annual basis.

There may be other charges, 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 providers documentation, for example a Key Features Document.