Dear Goldfinger,

**Your annual financial review**

Following our recent (telephone / visit / video) meeting, it is relevant to summarise our discussions by setting out for you where you are in your financial planning journey.

Please see the attached file note which we hope accurately sets out all the issues we discussed, together with the actions we agreed. (Attach the annual review file note.)

**Summary**

Financial position

We have reviewed your financial position and relevant personal circumstances, including your investment risk profile.

*Product and fund suitability*

Based on the information you have given us we believe the products you have, and where relevant their underlying investments, remain suitable, given your objectives.

Aggregate Costs and Charges

In the last 12 months you’ve received a statement from the provider of all the costs and charges that have been taken from your funds, and the impact of these charges. If you have any query in this regard, please get in touch.

OR

Over the last 12 months, the following costs and charges have been deducted from the investments you hold with us:

|  |  |  |
| --- | --- | --- |
| **Cost / Charge** | **Amount** | **Percentage** |
| Fund charges | £ | % |
| Product costs |  |  |
| Platform charges |  |  |
| Advice charges |  |  |
| TOTALS |  |  |

Note: Firms may just give the totals – the breakdown is only necessary on request.

If you would like a product by product break down please let us know.

The value of your portfolio at the end of the review period (date) was £x. Without the charges, we estimate the value would have been £y. Please note the costs are necessary for your participation in the portfolios.

Staying in touch

If you need our help over the next year, or decide to do anything “off plan”, please give us a call before you proceed, so we can make sure, as far as possible, that you remain on track with your mid and long term planning.

Yours sincerely