Annual Suitability Review.

To be used with platform disclosure. I am writing to you to provide information on your investments following the dispatch of similar information from your platform provider, PROVIDER NAME. This letter is designed to complement that information and should be read in conjunction with the documents you have received from them.

OR

Without platform disclosure. I am writing to update you on your investments as it has been a year since we last did this and I wanted to review their suitability for you.

For both. I have reviewed your plans, their underlying investments and associated costs and have concluded that they remain suitable based upon the information I hold on file for you. If any of your circumstances have changed or there is anything that you wish to discuss with me, this may change my stance and I would ask you to contact me as soon as possible to discuss a suitable time to talk about this further.

Insert further commentary as necessary or market/economic information.

I hope this finds you well and if you need any further information or advice, please do not hesitate to contact me.

Kind regards,

Steve Adviser

**Financial Planner**

Example Financial Planning

This document summarises your holdings, covers their performance over the last year, and details the fees you have paid out of your investments and the fees you would expect to pay over the upcoming year.

**F**

**ollowing our review of your circumstances, as your objectives and risk profile have remained consistent to last year, and your portfolio remains within your risk tolerances, I am happy that the advice previously given continues to be suitable for you.**

**Example ISA 1 - PLAN123456**
 **Value at 30 May 2018 Value at 30 May 2019**

£ 100,000 £ 110,000

**Withdrawals Contributions**

£ NIL £ 5,000

**Performance** £ 10,000 growth

5% growth £ 5,000 net growth

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **Risk Profile** | **Fees Paid** | **Anticipated fees** |
| Status: No change  | £ 1,000 | £ 1,100 |

**Advice given.** Status: No change.

This document summarises your holdings, covers their performance over the last year, and details the fees you have paid out of your investments and the fees you would expect to pay over the upcoming year.

**F**

**ollowing our review of your circumstances, as your objectives and risk profile have remained consistent to last year, and your portfolio remains within your risk tolerances, I am happy that the advice previously given continues to be suitable for you.**

**Example ISA 2 – PLAN987654**
 **Value at 30 May 2018 Value at 30 May 2019**

£ 1,000 £ 900

**Withdrawals Contributions**

£ NIL £ Nil

**Performance** £ 50 loss

5% down £ 50 net loss

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **Risk Profile** | **Fees Paid** | **Anticipated fees** |
| Status: No change  | £ 100 | £ 110 |

**Advice given.** Status: No change.

This document summarises your holdings, covers their performance over the last year, and details the fees you have paid out of your investments and the fees you would expect to pay over the upcoming year.

**F**

**ollowing our review of your circumstances, as your objectives and risk profile have remained consistent to last year, and your portfolio remains within your risk tolerances, I am happy that the advice previously given continues to be suitable for you.**

**Example BOND – P13579**
 **Value at 30 May 2018 Value at 30 May 2019**

£ 50,000 £ 60,000

**Withdrawals Contributions**

£ NIL £ 5,000

**Performance** £ 10,000 growth

20% growth £ 5,000 net growth

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **Risk Profile** | **Charges paid** | **Anticipated charges** |
| Status: No change  | £ 500 Adviser£ 250 Plan charge£ 125 Fund charges£ **875 Total** | £ 600 Adviser£ 300 Adviser£ 150 Adviser £ **1,050 Total** |

**Advice given.** Status: No change.