

## Important information about our services

Gerry Dupree & Company Ltd  
Unit 17 Springfield Business Centre  
Brunel Way  
Stroudwater Business Park  
Stonehouse  
Gloucestershire  
GL10 3SX  
08453 070301



### Our Services

Gerry Dupree & Company Ltd is a firm of Independent Financial Advisers (IFA's) and Independent Mortgage Advisers based in Stonehouse, Gloucestershire with advisers the South West, The Midlands and South Wales. We provide advice to both individuals and businesses on most aspects of financial planning through a long term approach of fully understanding our clients' needs and aspirations then prioritising needs.

### Our Strength

We are a member of TenetConnect Services Limited which provides our firm with specialist regulatory and business support services. This allows us to focus on your financial planning needs and ensure that you receive a first class service. TenetConnect Services Limited is partly owned by large insurance companies which should give you confidence that you are dealing with an established and well capitalised long term business.

### Freedom to choose

We are Independent Financial Advisers which means we are not restricted from the investment schemes we can recommend. We offer products from the whole of market for investments, from the whole of market for life, critical illness and income protection insurance and a limited number of insurers for buildings and contents insurance (a list of which is available upon request).

We only recommend products that have been fully researched and meet our high standards. Our advisers are fully qualified and undergo regular professional development to ensure you get the best advice.

### Paying for our services

You have the option to pay for our services by way of a fee or alternatively we can be paid commission on a product we arrange. We will tell you about how much commission we receive. Other firms may charge different rates and you are able to shop around for the most competitive terms. We have detailed below the payment options we offer.

Where we charge a fee, this will be agreed with you in writing before we carry out any work and confirmed in a fee agreement. The amount we charge will depend on the amount and complexity of the work. Our typical charges for general financial planning are:

Financial Adviser £150 per hour  
Administration £60 per hour

For example, if a Financial Adviser spent 4 hours providing services the fee would be £600 (4 x £150).

Where we receive commission, we will tell you how much the commission will be before the transaction. Commission is paid from product charges to your investment or policy. The amount of commission will vary according to the type of product, the amount you invest, and (sometimes) how long you invest for or your age when you start the product.

The following table details our typical commission rates for regular premium contracts and our maximum commission rates for the products with which we most commonly deal. We endeavour to treat our clients fairly and consistently – the actual rate of commission will reflect the complexity of the advice and the time spent in each individual case.

### Commission if you invest monthly

	Our typical	Example based on £100 per month
<b>Collective investments (e.g. unit trusts)</b>	4% of all payments plus 0.5% of your fund value each year from year 2	£48.00 each year plus £12.00 in year 2, £18.00 in year 3, and so on (The actual amount in later years will vary in line with your fund value)
<b>Whole of life assurance (assuming the policy holder is 40 years old)</b>	136% of the first 12 month's payments plus 2.5% of all payments from month 49	£1632.00 initially plus £30.00 each year from month 49
<b>Personal and Stakeholder pensions</b>	100% of the first 12 month's payments plus 0.5% of your fund value from month 13	£1200.00 initially plus £6.00 in year 2, £12 in year 3 and so on (the actual amount in later years will vary in line with your fund value)

### Commission if you invest a lump sum

	Our maximum	Example based on £10 000 lump sum
<b>Collective investments (e.g. unit trusts)</b>	5% of the amount you invest plus 0.5% of your fund value each year from year 2	£500.00 initially plus £50.00 each year from year 2 (The actual amount in later years will vary in line with your fund value)
<b>Investment bond</b>	5% of the amount you invest plus 0.5% of your fund value each year from year 2.	£500.00 initially plus £50.00 each year from year 2 (The actual amount in later years will vary in line with your fund value)
<b>Personal and Stakeholder pensions</b>	5.00% of the amount you invest plus 0.5% of your fund value each year from year 2	£500.00 initially plus £50.00 each year from year 2 (The actual amount in later years will vary in line with your fund value)
<b>Annuities</b>	2% of the amount you invest	£200.00 initially
<b>Income drawdown</b>	5% of the amount you invest plus 0.5% of your fund value each year from year 2	£500.00 plus £50.00 each year from year 2 (The actual amount in later years will vary in line with your fund value)

#### Personal Pension Schemes

Not all types of personal pension scheme are included in the information above about commissions. Instead only the more common types are included, and structures such as SIPPs and transfers are not. Before we start advising you, we will inform you of how much we could be paid if we do recommend one of those products to you.

You can also ask us about commission we might receive on underlying investments we recommend you hold within a SIPP, if not contained in the above information.

#### Regular Payments

Some products provide for regular payments to be made to us during the lifetime of the product. We will inform you of any such payments and how they are calculated at the same time as we explain our charges. We will have the right to receive these regular payments, on the terms disclosed to you, even though you may not request further services from us or decide to terminate this agreement. However, if you appoint another firm to advise you on your affairs you can request that the regular payments be transferred to that firm.

If you need any further information about our charges please ask.